



SATURDAY NIGHT

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THE FRONT PAGE

ANOTHER Republic has been born. Two weeks ago Manuel of Portugal sat upon a throne. To-day Manuel is a man without a country, and his throne is catalogued among the curios of the now deserted palace, and will no doubt be shown to the tourist in the days to come for the usual consideration. The overthrow of Portugal's reigning house is to all appearances complete, and it is far from likely that either Manuel, or any of his numerous relatives, male or female, will re-enter that country for some time to come.

From this distance it looks as if the Portuguese have done a very wise thing. Manuel was a boy and incompetent; while his immediate family, including his mother, Queen Amelia, and his grandmother, Dowager Queen Maria Pia, were, according to all accounts, a pair of trouble makers. If the King had other advisers they also were incompetent, so altogether the death of the monarchy and the birth of the republic can be looked upon as an augur of better times.

Like the former Sultan of Turkey, the Portuguese Royal family took the wise precaution to keep their funds safely housed in foreign countries, which act of itself would incline one to think that the King and his numerous relatives were none too sure of their Royal positions.

The shooting of a citizen by a demented lieutenant and a wordy street argument between a group of republicans and priests are, according to the despatches, set down as the torch with which the flame of revolution was ignited. Developments indicate plain enough, however, that the republicans had laid their plans with care, and when the time came the men of the army and navy joined the masses almost to a man. With the army in the hands of the enemy, and with the navy's guns throwing shells into the Lisbon palaces, there was nothing left for the Portuguese Royal family to do but make their escape as best they could. That Manuel and his numerous relatives were allowed to leave without let or hindrance speaks well for the men in charge of the revolutionary forces.

The task before Portugal's new rulers will be a difficult one. In the first place, a great majority of the population of Portugal are densely ignorant, and their political intelligence is necessarily of the lowest order. President Braga, who before he assumed the reins of office was a professor of literature at Lisbon, is looked upon as a man of high ideals, honest, but visionary. How he and his cabinet are to cope successfully with the problems before them is not plain. It will require a strong hand and a deal of courage to keep the turbulent elements in check, and at the same time deal vigorously with the problems that are before that country. That the Vatican will get short shrift at the hands of President Braga and his cabinet has already been indicated. But just how far the Portuguese people at large will allow this to go remains to be seen. The sweeping order issued that all monks and nuns shall leave the country, will necessarily create a good deal of consternation and had feeling and as the strength of the clerical party is as yet unknown and undefined, there is still ample opportunity for President Braga to come a cropper. The backbone of this revolution and the causes which have led to the overthrow of the Braganza dynasty may be spelled in two words, hard times. In this little five by nine country, its area is about the same as that of Scotland, there live five million of people, most of whom are goaded year in and year out by the pangs of hunger. Manuel of Portugal, who should occasionally have been put to bed without his supper, could spend a princely fortune upon Gabv Deslys, the dancer, but he had nothing for his starving countrymen. The head of the house of Braganza could not invent ways and means for the alleviation of these suffering people, so the people took it into their own hands.

Under any circumstances there is no reason to believe that the Portuguese people as a whole have made a change for the worse. In fact, it would have been hard to invent anything worse than their former conditions under any circumstances. As revolutions go, this uprising was brief, thorough and comparatively bloodless.

Let us hope that Portugal grows fat and prosperous under President Braga, something it never had an opportunity of doing under the Braganzas.

THE Attorney-General of the Province of Quebec will, it is said, investigate the business affairs of C. D. Sheldon, blind pool artist, whose thirty, forty and fifty per cent. per month has enticed some three thousand people in Canada to hand over their good money into his keeping in return for a receipt and a promise to "do the best I can."

At the moment Sheldon claims to have upward of a million dollars of other people's money at his command, with which he gambles, or says he gambles, in New York stocks. For some time past Sheldon has been gathering in funds throughout Ontario by means of canvassers, the representative in this Province being H. G. Dodge, of Hamilton, who, on behalf of the Sheldon game, has made some statements as regards profits that out-Sheldon Sheldon. Here is one: "I predict that \$100 will make \$1,400 during the year."

In comparison with the above, Sheldon's Montreal office is remarkably conservative, for there they only promise that \$100 will be \$900 in twelve months' time, which is only interest on your money at the rate of 800 per cent. per annum.

In a recent letter to a client Sheldon says: "The profits I have paid for the last year have been at least \$20 monthly on every \$100 invested with me. This means that \$100 placed with me a year ago would be at least \$900 to-day, provided nothing had been withdrawn in the meantime, and with a fair trading market there is no reason why this should not continue. The profits mentioned above are net to my clients, and are arrived at by taking my

total profits for the month and deducting twenty per cent. of the same, which I retain."

We will take Sheldon's own word for making \$100 grow into \$900 in a year's time, and then extend the process a little, for he says there is no reason why this should not continue. A hundred dollars original capital made into \$900 in twelve months would be adding to one's wealth at the rate of 800 per cent. per annum. Carried on for the term of six years with no funds withdrawn the sum would look something like this:

1st year, 800 per cent. profit on	\$100 capital,	\$900
2nd year, 800 per cent. profit on	900 capital,	7,200
3rd year, 800 per cent. profit on	7,200 capital,	57,600
4th year, 800 per cent. profit on	57,600 capital,	460,800
5th year, 800 per cent. profit on	460,800 capital,	3,686,400
6th year, 800 per cent. profit on	3,686,400 capital,	29,491,200

A miserable little one hundred dollars that would not

pute the entire earnings on capital at the same rate as on the lonely one hundred plunks.

The sum of \$7,200, the earnings of \$100 in two years, multiplied by his average capital of \$500,000 for a period of two years amounts to the tidy sum of \$3,600,000,000.

Or let us go at it in still another way. Sheldon claims that he does \$1,000,000 worth of business a month, and pays on an average 30 per cent. per month. Dodge and some other Sheldon agents make claims that are easily ten times as good. But as 30 per cent. per month is not to be sneezed at we will stick to Sheldon's figures. A statistician, after marking up numerous sheets of paper, arrived at the following conclusion: \$1,000,000 kept and added to at the rate of 30 per cent. per month for a period of two years, with no withdrawals, would, at the expira-

or later go to the wall and take with it the funds of those who have "invested" is a foregone conclusion.

In any event, it is time that C. D. Sheldon and his blind pool closed up. We have in this country quite enough undesirable stock schemes on hand without importing any more; and as for spreading the gambling fever among children, old maids and widows as Sheldon has done, personally, through his agents, and by advertising in the Canadian newspapers, this man has probably done more downright harm in a few short months than the bucket shops did in Canada through all the years they were allowed to exist.

THE late Goldwin Smith's narrative, "My Life in Canada," published in an United States weekly publication, is, one regrets to say, permeated with a certain middle class snobbishness that distresses men who respected his honesty of purpose and who, in his lifetime, when they thought he was unfairly attacked, came to his defence. Constantly he insinuates that no Canadian politician is a "gentleman" in the English sense of the word, and he takes a most supercilious view of persons engaged "in trade." He calls a certain manufacturer with high tariff views who has always been esteemed in Canada as a particularly decent type of individual, "a Canadian plunderer of the people, a man himself living in a fine house." In every way he endeavors to discredit the man who takes pride in Canada and in his heritage as a citizen of the world-girdling British Empire. The Loyalist element comes in for his especial condemnation; he attempts to lash persons of that class and lineage with scorn. Now, it will be remembered that the late Goldwin Smith himself lived "in a fine house," which was built by a Loyalist and all his life in Canada was so far the beneficiary of the despised Loyalists that he could horde and multiply the original wealth he brought with him from England so that he might in the end bestow it on an American University. The Loyalists that he so despises freely gave the endowments for two universities in this city which have since been merged. They gave Queen's Park and the avenues leading to it to Toronto. They gave to the city in which they took a patriotic pride, Spadina avenue, the only wide thoroughfare it possesses. The Loyalist Boulton family, whose heritage Goldwin Smith was privileged to enjoy, gave St. Patrick's Square to the city of Toronto, and the Boulton family, and not Goldwin Smith, are the real donors of the Grange to the citizens of Toronto. In his reminiscences he refers with justice to the many kind and humane things that he did during his residence in Canada, especially to his defence of General Middleton, who was attacked in the House of Commons for alleged looting in connection with the Northwest rebellion. His championship of General Middleton was timely and chivalrous, but he distorts matters when he says that the whole affair was a plot of the Conservatives to placate the French-Canadians. Goldwin Smith's

own defence of General Middleton, published in his little weekly, The Bystander, at that time, was that General Middleton was a man who had had his training in India, where officers are accustomed to dividing loot when a hostile tribe was subdued. Admitting that the charges against General Middleton were futile, it hardly seems to come with grace from Goldwin Smith to assail by innuendo the action of the present administration in Ontario in safeguarding the rights of shareholders who had paid a million dollars into its coffers for certain mining rights. In pursuance of his theory that Canadians are a low breed at best, he alludes to a communication of Sir Wilfrid Laurier to himself as "sinister," and to Sir Charles Tupper, the man more responsible than anyone else for the fact that Canada is an entity in the world to-day, as "a dubious person." He admits that Sir Charles was responsible for forcing the constitution of Canada through the British Parliament, but in spite of his dislike for Tupper, he cannot restrain a sneer at Joseph Howe, the opponent of Sir Charles, whose attempts to kill the Confederation proposal appear to have met with his sympathy. Goldwin Smith is said on good authority to have been the anonymous author of the phrase "The Prince of Political Cracksmen," which was applied to Sir Charles Tupper and allowed to slip into the columns of The Mail twenty years ago because of the prestige of the writer. If that is an example of the fair political fighting of the English politician which Goldwin Smith missed so much in Canada, let us by all means have the open and above board Canadian type of political abuse. He, by his own confession, spent a good deal of time writing letters advising public men what they should do. When his advice was not taken, it was a crime in his eyes. There is a good old Roman motto, "De mortuis nil nisi bonum"—concerning the dead nothing but good should be spoken. The writer was in sympathy with much of the sentiment that Goldwin Smith promulgated in this country, particularly with his staunch upholding of the principles of justice among nations and honor in public affairs. The sympathy he held with such principles prompts him to think that the motto does not hold good in the case of a man who posthumously assails the reputation of his adopted country and its chief citizens.

OUR Miller Racing Bill has worked out in practice just as expected. We have a country full of week stand merry-go-rounds, much to the detriment of legitimate racing. Nothing has been gained by the change and everything has been lost. At the moment Ontario has seven race tracks, Montreal has three with more coming, and so it goes. In every hole and corner of the land here in Canada race tracks are being inaugurated for the self-evident purpose of allowing the American gambler and the American horse owner an opportunity to gain a livelihood. If the advice of those who knew what they were talking about had been listened to at the last session of



THE FALL OF THE HOUSE OF BRAGANZA.

King Manuel, his mother, Queen Amelia and himself as a baby; and views of the harbor and the Square of Dom Pedro, the leading Plaza of Lisbon. The high building to the right in the picture of the harbor, indicated by an arrow, is the Royal Palace, which was shelled by rebel ships.

tion of the twenty-four months, amount to \$542,000,000. Shades of Croesus and Harriman! But they were a pair of second raters when it came to money matters, and as for Rockefeller, Morgan and the Rothschilds, they are not fit to wait upon the Sheldon table.

Given a few years of this sort of prosperity and Sheldon, together with a few of his clients, will be able to pay the national debts of Canada and the United States with their loose change. They could build a Panama Canal every few minutes, and pass over to the Hon. Mr. Fielding such a substantial surplus that the Finance Minister could discharge his statisticians and lie abed in the morning.

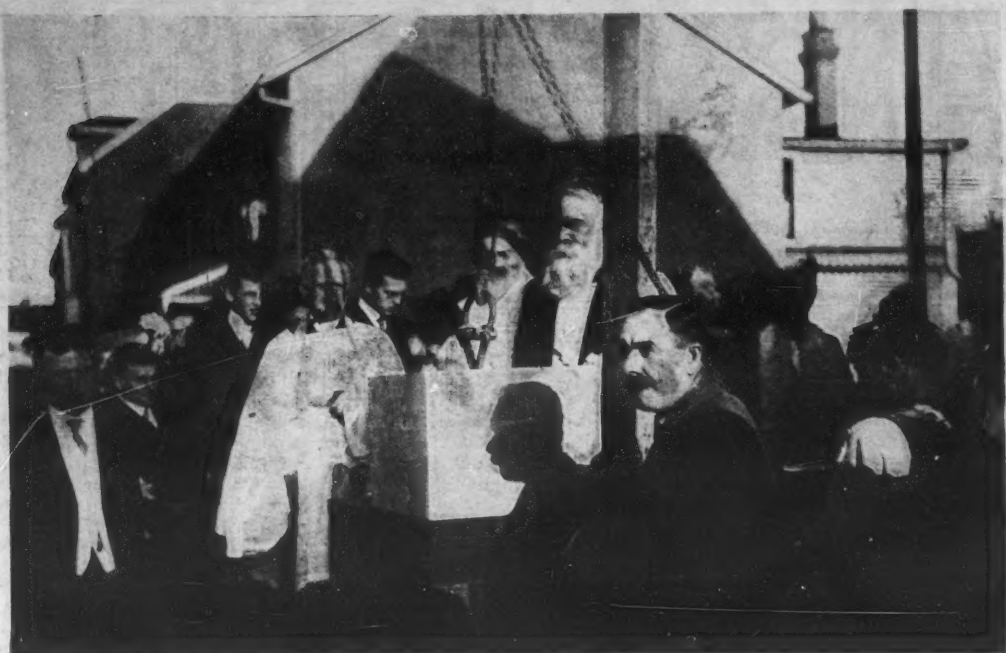
However, it is to be hoped that the Attorney-General's Department, under the guidance of experts, will go thoroughly into this get-rich-quick scheme which is fast driving a goodly proportion of the population money-mad. It would appear to be the public's right to know just what proportion of Sheldon's claims are backed by real money and genuine profits.

A man who talks millions and who deals in a bucket shop, or did until the United States anti-bucket laws closed up the Montreal gamblers in this line of business, and who, so far as known, keeps no account in a Canadian chartered bank, issuing checks as he does upon a private banker located in Montreal, is a financial enigma.

That Sheldon's wild, unbalanced scheme will sooner

buy two automobile tires, not to speak of a whole new machine, made into \$29,491,000—never mind the odd hundreds—in six years' time! A hundred dollars earning in six years more money than is represented in the joint capitalization of Canada's two largest banks!

But let us not stop here. Sheldon states that he has operated successfully for nearly, if not quite, two years. Let us allow him the full two years. To be fair we will cut his clientele in half, so that the average would be about right, according to his own statements; and cutting the clientele in half, we also cut the capital put up by the public in half. In other words, we will allow him an average of \$500,000 of the public's money through these two years in place of the million which he claims at the present time. According to his own statements, as quoted above, \$100 left in his hands for a year would be \$900 at the end of that period. This would mean that at the expiration of the second year this same \$100 would represent \$7,200, being interest at the rate of 800 per cent. per annum, with no withdrawals, again his own statement. But this is but \$100 out of the \$500,000 that he has invested for his clients. It would therefore be fair to com-



Bishop Reeve laying the corner stone of the new St. Bartholomew's Church at the corner of Wilton avenue and Blair street, on October 8th.

Parliament, and had it been possible to effect a compromise with the adherents of the Miller Bill, there would have been none of this nonsense. A few good tracks, handled in the best possible manner, should have been given reasonable racing privileges along with limited betting privileges; but the Millerites said no; and knowing nothing regarding the inside workings of race tracks, and the possibilities of the multiplication of tracks in order that short meets under the law may become one long continued gambling orgie, these serious, but misguided gentlemen did the worst thing possible.

We now stand an excellent chance here in Canada of having a series of merry-go-rounds operating from early in April until late in November each year, with betting the one and only incentive. This was the climax reached in New York States some years ago, the result being that the entire sport of racing was ruined. Tracks like Guttenburg and Jamaica ultimately put racing beyond the pale in the United States. Tracks like Dufferin Park and Fort Erie will do the same for Canada.

If our racing laws are not amended here in Canada, and that shortly, there will arise a wave of sentiment against the entire sport which will kill it, the good, bad and indifferent alike, just as sure as day follows night.

When the good old sport of horse-racing gets in the hands of the half mile trackers, as it is now fast doing, it does not take an over observant eye to see the beginning of the end.

THE air is filled with rumors regarding one of those periodical reorganizations of the Cabinet which have occurred every few years since Sir Wilfrid Laurier came into power. The two men slated for retirement are Hon. Frank Oliver, of Alberta, Minister of the Interior, and Sir Frederick Borden, of Nova Scotia, Minister of Militia. The latter has never been regarded as a very desirable member of the Ministry, and cynics have said that Sir Wilfrid's reason for retaining him in the Cabinet was in order that Liberal workers might make use of his rather disagreeable notoriety by pointing out that he was Mr. R. L. Borden's first cousin and thus place a part of the odium on the shoulders of the latter. There is a vacancy in the Government House at Halifax which, it is said, Sir Frederick thinks would suit his declining years, and Mr. E. M. Macdonald, of Pictou, has been pressing his personal claims to an uncomfortable degree. If having served as chief of the "blockers' brigade," an organization of a few lawyers on the Government side of the House to suppress the investigation of charges of wrongdoing against Cabinet Ministers, entitles him to Cabinet rank, Mr. Macdonald should enter the Government with bells on. As a "blocker," he has shown rare ability. However, there was his little indiscretion at Lethbridge, when he was frank enough to intimate that public buildings were only bestowed on constituencies for the quid pro quo of electoral support. We all suspected something of the kind, no matter which party happened to be in power, but Mr. Macdonald is a poor student of Machiavelli if he thinks it is safe for a Cabinet aspirant to publicly state how the political game is played.

The other proposed retirement, or removal, is not one that will be viewed with approval by anyone who has studied Canadian politics of late years. It is generally understood that if Hon. Frank Oliver retires from the Cabinet it will be because he finds it more comfortable to do so and that it will not be a voluntary act on his part. His great achievement is that of having made the Department of the Interior, against which every sort of reproach was levelled a few years ago, a clean Department. He is the object of an intrigue emanating from his home town of Edmonton, by which a young politician of no very savory reputation for scrupulousness in public life

hopes to take his place. Even should the Edmonton intriguer succeed in driving Mr. Oliver to a seat on the Railway Commission, it does not follow that they will succeed in their ultimate aims. Sir Wilfrid Laurier, as one has remarked on several occasions, is no fool. There are three provinces west of Lake Superior in addition to Alberta which would no doubt present candidates for the portfolio of the Interior. For the present it is to be hoped that Mr. Oliver will remain where he is. Those who aim at driving him out are not concerned for honest administration so much as the hope of "pickings" in the future.

IT seems probable that the Conservative candidate will receive an acclamation for the Legislative vacancy in South Wellington. It will be remembered that this vacancy arises through the resignation of Mr. Joseph P. Downey to accept the post of Superintendent of the Orillia Asylum—an appointment which was denounced by a considerable portion of the Liberal press as a "job." The Liberals of the riding themselves made an excellent choice of a candidate in the person of Mr. Nichol Jeffrey, a well-known barrister of Guelph, but he has declined to accept the candidacy. The Montreal Herald, a Liberal Journal, tells the party in Ontario that it must "brace up." It says quite rightly that Ontario Liberalism is in a bad case when it cannot find candidates to sit in opposition at Toronto, while at the same time there is a rush of aspirants for every likely Liberal seat at Ottawa when the party is in power. The London Free Press, a Conservative newspaper, has condemned the appointment of Mr. Downey, not on grounds of personal fitness, but because it believes that no member of the Legislature or the House of Commons should receive an appointment during his Parliamentary term. Nevertheless, it holds that Mr. Jeffrey is a wise young man to decline the nomination, since the sweets of sitting in the Opposition are few, and, moreover, because he would have been expected to exploit the puerile laundry scandal in connection with Orillia Asylum.

Now, considering the matter dispassionately, it seems to the writer that the Montreal Herald is right. A party which can attract candidates only by holding out a reasonable possibility of patronage and "spoils" is not in a healthy state, but the situation is a very human one. The motive force of the average politician is the prospect of power. Nevertheless, one does not think that Mr. Nichol Jeffrey, if he possesses political ambition, was a wise young man. One believes from personal knowledge of Mr. Jeffrey that he would have "redeemed" the riding of South Wellington for the Liberals, and there was never a time when bright and able men had a clearer field and better opportunities to make names for themselves than on the bench of the Ontario Opposition. It was his ability in fighting the battles of his party when the Conservatives had fallen upon evil days in the Ontario Legislature that brought Sir James Whitney to the front, and ultimately made him Premier of this province. Perhaps Mr. Jeffrey, who though opposed politically to Mr. Downey, is personally his friend, felt that he could not put heart into a fight in which the position of the latter would come under discussion. Indeed, it would be hopeless to carry South Wellington if Mr. Downey were seriously attacked, but the very regard that has existed between the two men would have helped Mr. Jeffrey to win the seat in a campaign from which the asylum issue was excluded. Mr. Jeffrey no doubt had private reasons which dictated his course, and he has missed a good opportunity. As their friendly adviser in Montreal says, Ontario Liberals must "brace up."

ONE has heard of "converted conductors" and "converted policemen," and of "Hess," the "converted prize fighter," but a "converted card player" is a novelty. Now that the only church which condemned card playing, when indulged in as a mere amusement, has officially withdrawn its censure therefrom, one thinks that a "converted card player" might find it hard to earn a living from the fact of his or her soul-emancipation. A lady named Mrs. A. B. Sims, who so describes herself, has been exhorting the citizens of Winnipeg, who are sunk in the villainous of whist and peder, at a Purity Convention in that city. The average purity convention is usually productive of weird utterances, and this one was no exception. Like many persons who publicly proclaim their converted condition, this lady loves to talk about her deeds when in a state of sin, and it appears that one of the black spots in her past is that in 1906 she won the New Amsterdam whist trophy at St. Louis, which she states with some gusto was a widely coveted award. Professing Christians who play cards come in for reprobation in severe terms, the more so because they are numerous.

"Ah, how well do I remember the years I would not accept the prizes," said Mrs. Sims, addressing the wretched sinners of Winnipeg. "I would have high scores and would not turn in my cards. I would send out invitations for large card parties, saying no prizes, and feeling that I must be true to my family instinct, that I must not encourage gambling, but Satan said, 'Don't you know you forged the strongest link of your life for my dominion when you played your first game of cards, now accept the prizes,' and it was not many years until I was chained with links around my neck which I had forged with my own hands at the card table and accepted and took prizes by the dozen. It is difficult to fix the danger line, and still more difficult to find words with which to impress you with the gravity of the situation."

In defining the gravity of the situation, Mrs. Sims says: "Don't you know that no card player is inoculated with the blood of Jesus." The phrase "inoculated with

the blood of Jesus" to the right thinking person sounds like vulgar blasphemy. Reading the whole speech one is inclined to reflect once more on the incredible rubbish that is uttered in the name of religion. To maintain that a home full of happy, clean living young people who play cards of an evening, is a side chamber of perdition, is to utter pernicious nonsense. And what has the whole question to do with "purity" any way?

The Colonel

Read Insurance Policies.

Saturday Night has had a couple of articles recently attacking certain features of the insurance business, and in particular inveighing against the red letter variations from statutory conditions which disfigure many of the insurance policies. A recent occurrence at Midland goes to emphasize the need for care in agreeing to conditions which are afterwards forgotten or disregarded. Mr. Manley Chew owned a house which was rented by his brother, Mr. A. E. Chew, who some time ago packed up his furniture preparatory to removal. While matters were in this state, but before Mr. A. E. Chew had given up possession, a fire occurred. Of the two companies interested, one without any red ink variations settled. The other, which had a red ink variation providing that vacancy for thirty days should void the policy, has absolutely refused to pay. The instance gives point to Saturday Night's warning against easy-going neglect to comply with the exact provisions of insurance policies, and also illustrates the desirability of a general protest against variations from the conditions laid down by the statutes.—Express, Colborne, Ont.

The Plough.

From Egypt behind my oxen with their stately step and slow
Northward and East and West I went to the desert sand
and the snow;
Down through the centuries one by one, turning the clod
to the shower,
Till there's never a land beneath the sun but has blossomed
behind my power.

I slid through the sodden ricefields with my grunting
hump-backed steers,
I turned the turf of the Tiber plain in Rome's Imperial
years;
I was left in the half-drawn furrow when Coriolanus
came
Giving his farm for the Forum's stir to save his nation's
name.

Over the seas to the North I went; white cliffs and a
seaboard blue;
And my path was glad in the English grass as my stout
red Devons drew;
My path was glad in the English grass, for behind me
rippled and curled
The corn that was life to the sailor men that sailed the
ships of the world.

And later I went to the North again, and day by day
drew down
A little more of the purple hills to join my kingdom
brown;
And the whaups wheeled out to the moorland, but the
grey gulls stayed with me
Where the Clydesdales drummed a marching song with
their feathered feet on the lea.

Then the new lands called me Westward; I found on the
prairies wide
A toil to my stoutest daring and a foe to test my pride;
But I stooped my strength to the stiff black loam, and I
found my labor sweet
As I loosened the soil that was trampled firm by a million
buffaloes' feet.

Then further away to the Northward; outward and out-
ward still
(But idle I crossed the Rockies, for there no plough may
till)
Till I won to the plains unending, and there on the edge
of the snow
I ribbed them the fenceless wheatfields, and taught them
to reap and sow.

The sun of the Southland called me; I turned her the
rich brown lines
Where her Parramatta peach trees grow and her green
Mildura vines;
I drove her cattle before me, her dust, and her dying
sheep,
I painted her rich plains golden and taught her to sow
and reap.

From Egypt behind my oxen with stately step and slow
I have carried your weightiest burden, ye toilers that reap
and sow!
I am the Ruler, the King, and I hold the world in fee;
Sword upon sword may ring, but the triumph shall rest
with me!

—Will Ogilvie in The Spectator.

Changes of government make little change in the condition of individuals. We do not depend on constitutions or on charters, but on instinct and morals.—Anatole France.



THE ARCH-DRUID OF DOWNING STREET.

A musical correspondent at the Eldested writes: "Mr. Lloyd George then obliged with 'Land of My Fathers.' The Chancellor of the Exchequer, in his rendition of the famous Land song, gave its full site value to every note."—Punch.



JAMES S. METCALFE.

The celebrated dramatic critic of New York Life, who has become a regular contributor to Saturday Night.

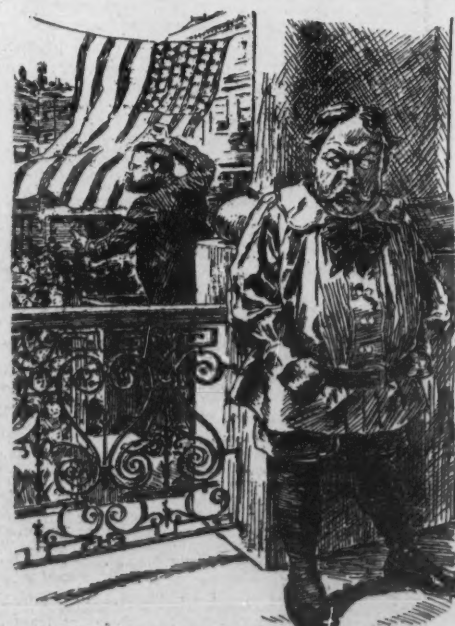
TORONTO SATURDAY NIGHT is pleased to announce that beginning with this issue, James S. Metcalfe, Dramatic Editor of Life, and, since the retirement of William Winter, dean of the New York writers on the drama, becomes a regular weekly contributor to the columns of this journal.

From week to week Mr. Metcalfe will contribute a specially written article upon plays and players that are to come to Toronto. In other words, the Canadian theatre-goers will, through the columns of Saturday Night, have the benefit of Mr. Metcalfe's experience, independence and keen judgment in matters dramatic, and that previous to the advent in Toronto of the particular plays dealt with.

As a dramatic critic, Mr. Metcalfe requires no introduction to Canadian readers. As the sturdy antagonist of the "Syndicate" at its worst; as a man who believes in the upbuilding of the drama and the uplift of the stage; and as a critic, who, in season and out, has fought valiantly against those who would besmirch the stage for box office considerations, this writer has made his name familiar from one end of the continent to the other.

Mr. Metcalfe, previous to accepting his present post on Life, had a large experience as a journalist and special writer. He was born at Buffalo, N.Y., and graduated from Yale in 1879. In 1883 he established a high class literary journal called The Modern Age. This publication, however, passed out, aged two years. It was too good for its readers. Mr. Metcalfe then became an editorial writer on the Buffalo Express, and left that journal to become the first manager of the American Newspaper Publishers' Association. At the expiration of three years of this work he left to become the literary editor and dramatic critic of Life. For a short time Mr. Metcalfe was managing editor of the Cosmopolitan Magazine, succeeding W. D. Howells in that position.

Sir Lancelot Stirling was re-elected president of the legislative council of the twentieth parliament of South Australia last month, a position he has occupied for eight years, and Sir Jenkin Coles was re-elected speaker of the house of assembly. Sir Jenkins Coles has held that position for twenty years without missing a single sitting, and this is claimed to be a world's record.

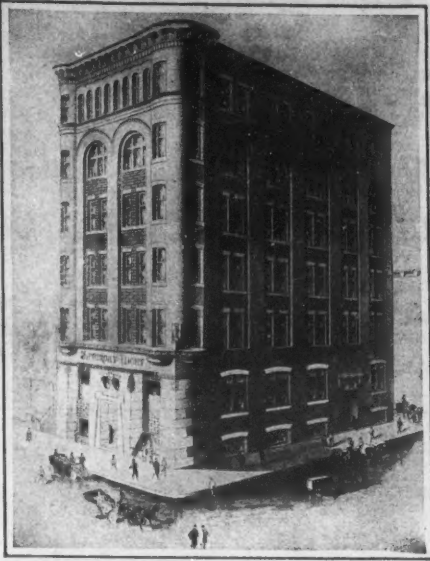


THE PRODIGAL FATHER'S RETURN.

Bill Taft: "Say, if that's Poppa's notion of 'literary calm,' I wish he'd never come home."
Mr. Roosevelt, replying on September 13 to a request to comment on the Democratic victory in Maine, is reported to have declined, his reason being, "I have just returned from a hygienic tour to sleep myself in literary calm."—Punch.



Lieut.-Col. Sir Henry Pellatt walking on the field at Aldershot with General Smith-Dorrien.



TORONTO SATURDAY NIGHT.

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Postage to European and countries other than Great Britain and Colonies \$1.50 per year extra.

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NOTICE TO CONTRIBUTORS.

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! DOES ABOUT PEOPLE !

A Veteran Canadian Newspaper Man.

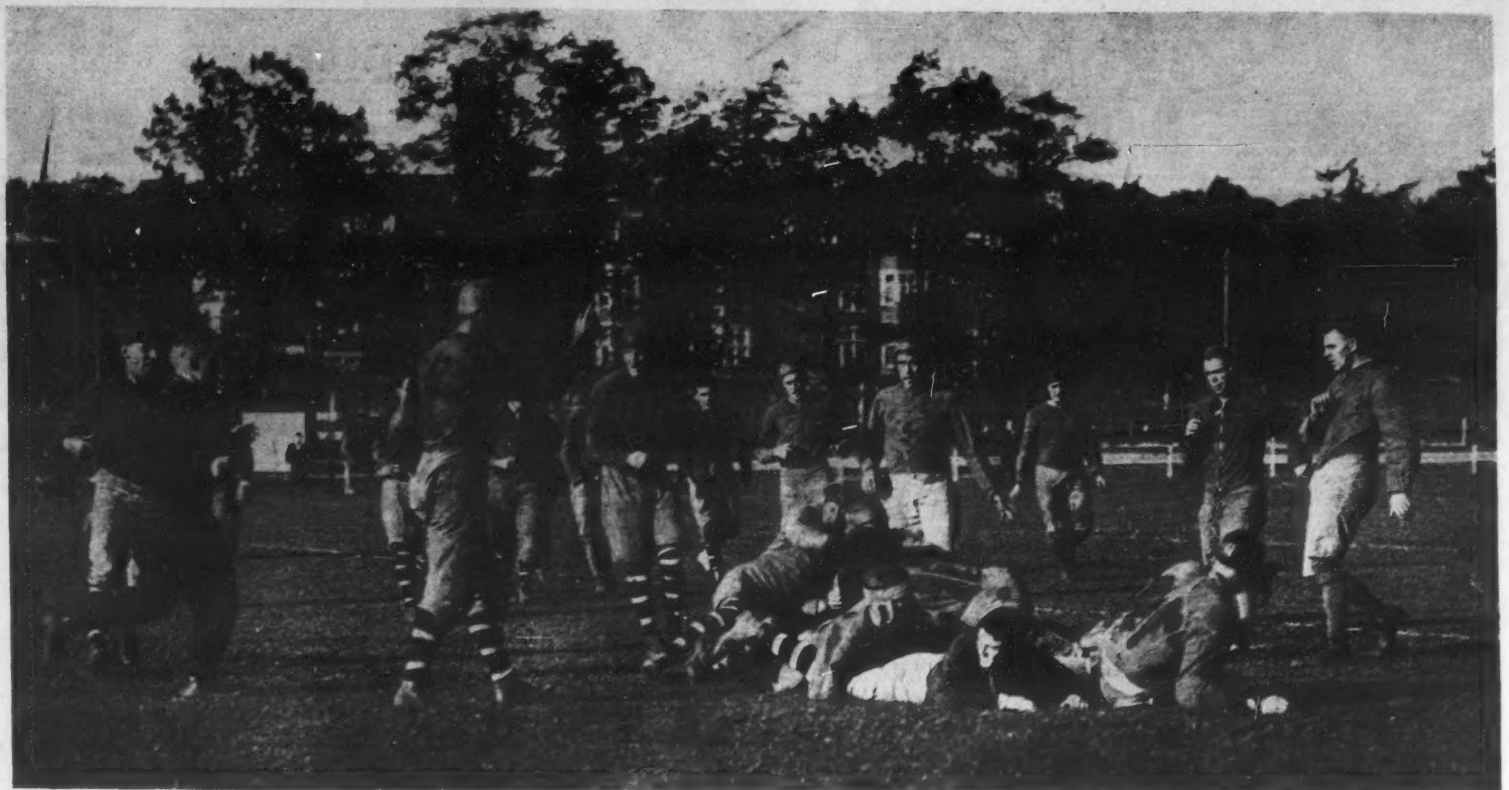
THE retirement of Mr. Edward Clissold from the staff of the London Advertiser, after 58 years of newspaper work, 33 years of which have been spent continuously on the Advertiser, removes from the ranks of Canadian journalism a man whose modesty kept his name from the attention of the general public, but who will be remembered with affection and esteem by scores of men all over Canada and the United States who have had the privilege of working with or under Mr. Clissold. His 77th year finds him still vigorous in mind and body, and apparently ready to enjoy for a long time yet the generous provision made for his old age by the directors of the Advertiser Company, who have granted him a life pension of half salary, an example which is as notable as it is rare among Canadian newspapers.

Mr. Clissold broke into newspaper work by the route followed by so many of the generation of editors now rapidly disappearing. He learned the printing trade in the office of Prototype, a London daily long since defunct. He tells humorously of pulling the lever of the old Washington handpress which turned out the issue of the Prototype at the rate of 500 copies in four hours, while the future Senator Thomas Coffey, now proprietor of the Catholic Record of London, inked the forms with a hand roller. A desire to see the world took Mr. Clissold to the United States in 1855, and he first worked at Cincinnati, the year being made memorable for the citizens of that city by the freezing over of the Ohio River. The following spring he made his way to New Orleans, where he witnessed many auction sales of slaves, and in June of the same year, 1856, he went to New York by sea, and found work on the Tribune. Here he remained for over twenty years, and had many interesting experiences. He heard Lincoln speak and Charles Dickens lecture, and set original manuscripts of Carlyle and Thackeray. He knew Horace Greeley, and learned to wrestle



LADY EILEEN ELLIOT.

Daughter of the Earl of Minto, and niece of Earl Grey, who has declared her intention of becoming a professional actress. She is a great favorite in Ottawa and other Canadian cities.



THE OPENING OF THE INTERCOLLEGIATE FOOTBALL SEASON.
Match at Rosedale between 'Varsity (Toronto) and McGill (Montreal), won by Toronto with a score of 9 to 10.

with that great editor's famous hieroglyphics. He remembered one instance where Greeley wrote the name of William H. Seward, but the printer made it "Richard the Third."

After the Civil War broke out, there were stirring times in the Tribune office. One day during the draft riots, the office was set on fire, but the paper came out just the same. Each printer was given a rifle and twelve rounds of cartridges, and two men were assigned to each window in case of attack.

In those days there was no Atlantic cable, and when a mail steamer was sighted, the editorial and composing room staffs were summoned to the office, no matter what the hour, in readiness to handle the budget of European news clipped from the English papers.

One of the wonders of the day was the Tribune's \$100,000 cylinder press, which took ten men to feed it, as many more to return the sheets for their second printing, and an army of boys to fold the papers. Now a press costing one-third as much, and run by two men, prints vastly more papers on both sides at one operation and delivers them pasted and folded.

In 1877 Mr. Clissold returned to London and joined the Advertiser staff, and since then he has been editing copy of all descriptions. No more conclusive proof of his care and judgment can be cited than the fact that while he was wielding the blue pencil, the Advertiser was never even threatened with a libel suit. Many journalists, scattered far and wide, owe much to his rigorous but salutary censorship. Mr. J. S. Willison, one of Mr. Clissold's "boys," puts it thus: "We had to make the mournful admission that when our own children were mangled, it was for their eternal good."

Among the many journalists who worked with Mr. Clissold on the Advertiser were the late John Cameron, afterwards postmaster of London; Lud K. Cameron, now King's printer for Ontario; George W. Yates, now secretary to the Minister of Lands, Forests and Mines, Ontario; George Buskard, now secretary to the Minister of Agriculture, Manitoba; Charles Matthews, later of the Globe, and now a member of the Hansard staff, Ottawa; J. D. Clarke, now private secretary to the Minister of Justice, Ottawa; and Harry Blount, of the Ottawa Civil Service. While Mr. Clissold never sought the primrose ways of a Government "job," it is apparent that association with him was a prelude to such preferment, and that many of his comrades not only sought but found the pleasant paths of public service.

As a fitting close to Mr. Clissold's long connection with the Advertiser, he was tendered a banquet at the Tecumseh House on October 6. About forty present and former members of the staff were present, and after the presentation of an address and a purse of gold to the guest of the evening, many feeling tributes were paid to "Old Cliss."

Saskatchewan's New Governor.

GEORGE WILLIAM BROWN, of Regina, who has been appointed to succeed Hon. A. E. Forget, as Lieutenant-Governor for the big province of Saskatchewan, is an old Ontario boy.

Born in 1860, at Holstein, of Irish parents, he struck out for the West and passed through a period as a homesteader on the Regina plains. He had, at leisure times, begun the study of law, and was called to the Saskatchewan bar. Later he was the farmers' choice for North Regina, and sat in the Assembly at the prairie capital some twelve years. Later Mr. Brown retired from active politics, his health giving way. During these years of legal and parliamentary activity, Mr. Brown stuck to his farming operations, and he proved just as successful at that strenuous work as he proved his capability on the floor of the House of Assembly. He has come to the front by sheer force of character, having neither "pull" nor friend at court to "boost" him into public life. He was pounding away at his country briefs when the Saskatchewan farmer (who has the say in things out there), discovered he was the man they wanted to represent them and to look after their interests in the legislative assembly. His constituents used to say, "See George about it!" and that meant a lot! It meant the wonderful comradeship, between the man and member and the men who believed in him. That explains George Brown's advancement in public life.

How Davin Got Back.

WHEN Senator James McMullen of Mount Forest, Ont., was in the House of Commons his favorite antagonist was the late Nicholas Flood Davin, the witty Irishman who for years was the Conservative member for West Assiniboia.

One day McMullen was delivering one of his long speeches—speeches crammed with figures and perhaps a little too elaborate for average consumption. Davin began to jolly McMullen, asking quite seriously questions that were pretty nearly being absurd.

It took half an hour or so for McMullen—who is one of the most serious persons on earth—to understand that he was being chaffed. Then he rasped out:

"The member for Assiniboia has rooms to let in his upper storey."

Up jumped Davin with a sweeping bow.

"Quite true," he proclaimed. "But the difference is that mine are furnished while my friend's are vacant."

And Laurier led the laughter at this palpable hit.

Two Clever Entertainers.

COMING over on the Royal Edward to undertake their American engagements, including the Massey Hall entertainment on Wednesday evening, Mr. Percy French and Houston Collison, Mus. Doc., were exceedingly popular passengers. They both assisted at the concert on the ship, and on several evenings in the lounge made things



lively in their own refined Irish way. Mr. French made several warm friends through his story of how a friend of his tried to tell a story at a children's party. So delightful was the impression he conveyed of an unruly mob of children interrupting with question and the frantic efforts of his friend to satisfy their demands for information and to finish his story at the same time, that the white haired Irishman was lugged off to the smoking room by his admirers, among whom were some of the returning Canadian and American writers, where he sat as in the sketch above telling yarns that seemed to grow better and better as the good ship plowed through the

miles of gray Atlantic night on her way to the Belle Isle Straits.

At the ship's concert, Mr. French had a curious experience. One of the stewards, who is something of a comedian, was on the programme. His offering turned out to be one of French's own rollicking Irish songs; whether the rendering of the words and the musical accompaniment were to his liking was not entirely apparent, but those who were near him say the brilliant Irishman's face was a study.

All Arranged.

TOM FLANAGAN, the Toronto man who used to manage Tom Longboat, the great Indian runner, has not much use for professional pedestrians. One day a couple of years ago he was led to bet a bunch of money on a foot-race. His man, who was the favorite, was beaten. After the race—which looked suspicious—a man who was believed to have stood in with the pair of runners, said to Flanagan:

"I don't see what you have to kick about. The start was by mutual consent, you know."

"I ain't kickin' about that," snapped back Flanagan. "What I'm sore at is that the finish was by mutual consent, too."

Sailing at Dawn.

One by one the pale stars die before the day now,
One by one the great ships are stirring from their sleep,
Cables all are rumbling, anchors all aweigh now,
Now the fleet's a fleet again, gliding toward the deep.

Now the fleet's a fleet again, bound upon the old ways,
Splendor of the past comes shining in the spray;
Admirals of old time, bring us on the bold ways!
Souls of all the sea-dogs, lead the line to-day!

Far away behind us town and tower are dwindling,
Home becomes a fair dream faded long ago;
Infinitely glorious the height of heaven is kindling,
Infinitely desolate the shoreless sea below.

Now the fleet's a fleet again, bound upon the old ways,
Splendor of the past comes shining in the spray;
Admirals of old time, bring us on the bold ways!
Souls of all the sea-dogs, lead the line to-day!

Once again with proud hearts we make the old surrender,
Once again with high hearts serve the age to be;
Not for us the warm life of Earth secure and tender,
Ours the eternal wandering and warfare of the sea.

Now the fleet's a fleet again, bound upon the old ways,
Splendor of the past comes shining in the spray;
Admirals of old time, bring us on the bold ways!
Souls of all the sea-dogs, lead the line to-day!

—Henry Newbolt, in The Spectator.



Neck and neck. Jumping at the Toronto Hunt Club Gymkhana, held on October 8th.



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INSTITUTIONS have the capacity of enduring long after their usefulness has passed away. They become hollow, and in the end they suddenly fall to the ground by reason of some small movement. Even a great noise will bring to ruin a fabric which appears to be as well founded as the walls of Jericho. Then men see that the institution which they supposed to be eternal was in reality a contrivance for a human need which no longer exists.

All political history is merely a record of the process by which liberty was given to the people under compulsion, and then was stealthily filched away from them. The aim of democracy is to popularize what was regal, to laicize what was clerical, to civilize what was military. But democracy loses interest. It gets tired and careless. Then the king, the cleric, and the soldier reassert their quality. They regain what they lost, and so the struggle begins once more.

The king in our day is replaced by the politician. His aim is to strengthen the executive at the expense of the assembly. But he always goes too far; and when the assembly is thoroughly humiliated, the people take alarm and by a sudden stroke of violence reaffirm their authority.

By the mutual stress and strain of all these forces a good government is assured. But when one or more of these forces becomes too powerful, the fabric is pulled awry and the evils which are inherent in a despotism or in an unrestrained democracy are disclosed.

In the main, all men are divided into two classes, those who love order and those who love liberty. The one class is accurately described by the term Conservative. The term Liberal will apply very well to the other. This is the philosophical basis of Government by Party—the one side holding fast to that which has been tried, the other striving for change and willing to incur the attendant risks.

In the outset, those who held property were Conservatives, because they chose to bear the evils which they had rather than fly to others which they knew not of. Those who possessed no property were Liberals. They had less at stake, and their fear of change was correspondingly slight. The matter was well put up by an acute political thinker in the words, "The more hard up I become the more I am convinced that property is robbery." So long as this clear distinction between the two parties was observed and the issue kept defined, both Conservatives and Liberals knew where they were, and by fair contest a compromise was arrived at, which was as near to justice as we may hope to reach.

But it is not now notorious that all Conservatives are rich men and all Liberals poor. The two classes became mixed, and the term Liberal-Conservative was devised to describe the one, whilst the term Liberal was left to the other. As Mr. Chipman says so pointedly, "The inanity of the title is well fitted for the chaos which it covers." The logical outcome now would be for the Liberals to adopt a designation which I once commended to them, namely, Conservative-Liberal. Upon one side we should then have Liberal-Conservatives and upon the other Con-

servative-Liberals. As in a formula of algebra the one side would cancel the other. The terms would disappear, and we should have merely men, Canadians, with the true qualification of statesman, namely, a disposition to preserve and an ability to improve, men actuated by a spirit to serve the public and not the party to which they belong.

Strange as it may seem, the Conservatives and the Socialists are natural allies. Both parties believe in the management of the individual by the State, and when the Liberals come into power they become Conservative too. Many persons will agree with the opinion that the Liberals should always be in the opposition. In power they resort to management, and Government by Party is the engine which they employ. They adopt the methods of the Conservatives and manage the people by means of protection, preferences, subsidies and surtaxes by anti-dumping regulation, alien labor laws, and other interferences in matters of economics.

When men say, as nearly all men do, that Party Government is the curse of the country, they do not say what they mean. They mean that the alignment of parties has its direction not from a conviction of the truth of certain principles but from self-interest. Party, according to that great maxim of Burke, is a body of men united for promoting by their joint endeavors the national interest upon some particular principle in which they are all agreed. When men are without certain leading general principles in government they fall into a stupid adherence to nothing, or into a willingness to innovate without the desire to reform.

We must then distinguish between Government by Party and Government by partizanship. In the one case men who are elected to sit in an assembly will naturally come together according as they are actuated by certain general principles, and endeavor to enforce them for the public good. In the other case men who have no principles will herd together in obedience to some party cry, like the cry of "Ducdame," which was intended "to call fools into a circle."

When a man has no will, or has a will which he surrenders absolutely to the keeping of the chief or whip of a party, he is of no more value for purposes of government than a pea which may be cast into a box to register a vote. When he votes for a measure merely for the sake of some personal advantage to himself, he becomes a miscreant to the trust which his electors placed him in, and at the same time he also proves himself to be a traitor to his country.

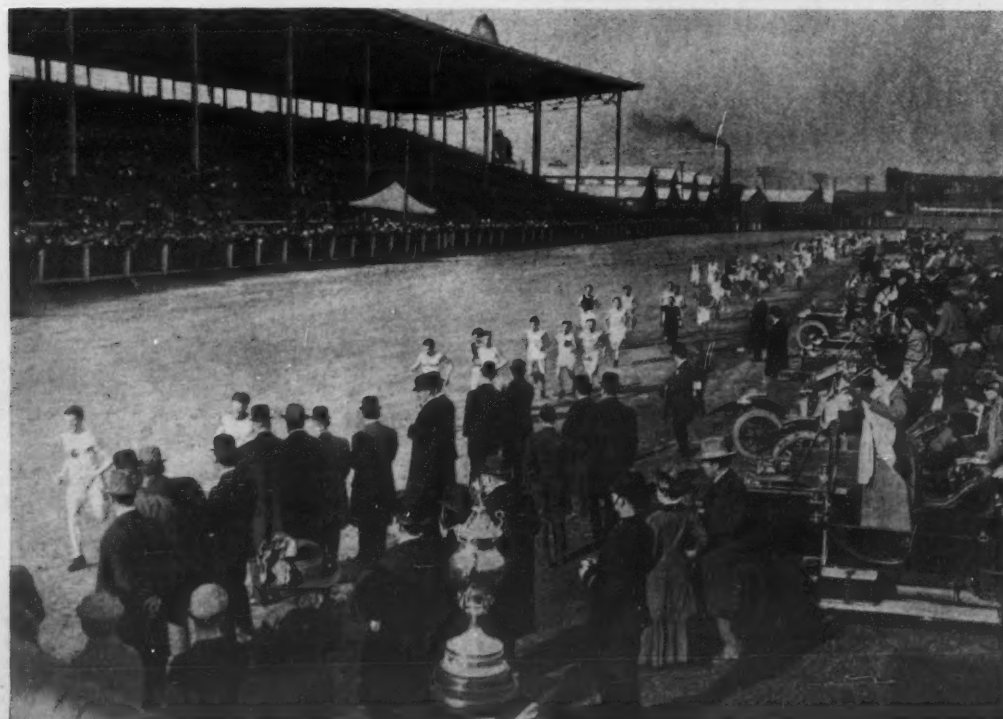
When two sets of electors follow blindly a party cry until they end up in the meshes of a net, be it the net of one side or of the other, they surrender their political existence and make it easy for their captors to manage the loose fish at their leisure. That blind obedience is the cause of all corruption in public life. The remedy for the evils in democracy is more democracy; that is the full and unrestrained exercise of the ballot by the individual elector according to his own judgment and conscience.

Who has conceived the full depth of modesty of the vain man?—Neitsche.



RUNNING THE WARD MARATHON.

Jimmy George, the Beaverton Indian, and the winner of the race, at the finish. He made the race in fast time and won easily.



RUNNING THE WARD MARATHON.

The start of the race, the contestants passing the grand stand at the Exhibition Grounds, after which they took to the highways. Seventy-five runners participated.

GILBEY'S

SPEY-ROYAL

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is sold in Toronto by the leading Wine Merchants
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How Most Accidents Happen.

Last Saturday, at the corner of King and Bay Streets, there was a fatal accident, the result of a man trying to board a moving car. On Monday there was another serious accident on a Belt Line car, caused by a man jumping from a moving car. In the course of the year there are hundreds of accidents caused by passengers attempting to board or leave a car before it has come to a standstill.

Nobody ever thinks about springing for a moving express train, yet the attempt would be hardly more foolish than is the habit of jumping on and off street cars. A man who misses a train would probably have some hours to wait for another and to save this time might be tempted to make a leap for it. The man who misses a street car has no such excuse. He has only a couple of minutes to wait. In either of the cases mentioned, the time lost would not have been more than a minute.

Just as reckless is the passenger who finds that he is being carried past the point he wishes to reach, and jumps off, without waiting for the car to stop, his idea being to gain a few seconds. Is it worth while to risk life or limb to save so small a fraction of time?

Ocasional, to avoid collision, a street car is obliged to slow down in the middle of a block. It is a very common occurrence for some citizen on the sidewalk to seize the opportunity and attempt to jump aboard, or for some passenger who intended getting off at the next corner to suddenly jump. A more dangerous moment for either of these operations could hardly be selected. The attention of the motor-man is fixed on the object in front of him; the conductor is busy with his other duties; he knows it is only at regular stopping places he is supposed to look after passengers getting on or off the car. The motor-man receives no signal that someone is about to enter or leave the car, and is as likely as not to throw on the power at the very moment the passenger is making the attempt. The result is almost sure to be an accident, how serious depends wholly on the good fortune of the passenger. Usually the victim is a citizen, who, having performed the operation in comparative safety a score of times before, grows still more reckless and pays the inevitable penalty in the twinkling of an eye.

If you miss your car, don't run after it and try to climb on. Wait for the next car. Don't board a moving car; IT'S DANGEROUS.

If the car you are on is passing the point you want to reach, or if you suddenly discover you are on the wrong car, wait until the next stopping place is reached and the car comes to a dead stop before you get on. Don't jump while the car is in motion; IT'S DANGEROUS.

Better lose a couple of minutes now than lie in the hospital for the next couple of months.

JAMES GUNN,

Superintendent Toronto Railway Company.



Lilium Harriah.

BULBS FOR FALL PLANTING

NOW is the time to plant your beds out with Hyacinths, Tulips, Narcissus, Crocus, etc., etc., to flower in the Early Spring. Nothing easier grown or more gorgeous, and at a very little expense; also for flowering in the house during the Winter months. Try a Round Bed of Tulips, as follows—it makes a gorgeous effect:

COLLECTION FOR BED—SINGLE TULIPS—SOLID COLORS—Contains 200 Tulips in named kinds, will fill a bed 15 feet in circumference, 5 feet across, planted 4 inches apart, viz., 50 Belle Alliance, scarlet; 50 Chrysolora, yellow; 50 Cottage Maid, rose; 50 White Swan, white. Price, \$3.00, postpaid \$3.50. Divide the bed equally into four parts, planting one color in each.

FOR HOUSE PLANTING—Hyacinths, 50c. per doz. Narcissus, 30c. and 50c. per doz. Freesias, 20c. per doz. Bermuda Easter Lilies, 15c. each. Calla Lilies, 15c. each. Pamphlet, "How to Grow Bulbs," free. Catalogues free for the asking.

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although your health
may appear good.
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in the Fall. It will remove
the feeling of lassitude and
exhaustion caused by the heat
of Summer.



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The Newcombe Piano is unique in the fact of the construction of the frame with the Howard Patent Adjustable Counteracting Straining Rods. These are designed to counteract the strain caused by the tension of the strings on the front of the piano, with the result that the very best and lasting tone qualities are obtained.

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Is not artificially charged with gas (carbonated) as are some ales, but is allowed to mature in the natural way. Not pasteurized, it retains the delicate flavor and aroma of the hops and malt. Taken before meals, it stimulates the appetite and prevents constipation.

PURE WHOLESOME PALATABLE BEVERAGE

THE BRITISH EMPIRE

An Address by The Venerable T. J. Madden, D.D., Archdeacon of Liverpool, before the Empire Club of Canada, Toronto, on Oct. 8, 1910, Mr. Castell Hopkins in the chair.

Mr. President and Gentlemen:

Before I left England I read an article in *The Spectator* on the "Wicked habit" in Englishmen of self-depreciation, and especially in self-depreciation of the Empire, and the editor in a note said that this article was inspired by a letter from some good Canadian, who had given him a fairly bad half hour by a letter inserted in the journal on this subject. Now, when I read that, I thought it might not be amiss for me to do a little boasting in Canada. It is good for us sometimes to brag a bit, and pray the prayer of the old Scotch woman, that the Lord "wud gie us a guid conceit o' oorself's."

I am sometimes inclined to think we do too little cock-crow. It would have a moral effect and be of material benefit to the Empire, as well as to the persons who seem to depreciate the British Empire. The first question I was asked by a newspaper reporter when I arrived in one of your cities was: "Well, I suppose the Old Country is doddering along as usual?" My feelings can better be imagined than described.

I want to speak first of the growth of the British Empire. We can hardly realize the extent of its recent growth. When Henry VIII. died the only British possession was Calais, and we did not hold that long after his death. When Mary came to the Throne, Calais passed out of the hands of the British people. It was not until the reign of Elizabeth that we began to acquire any part of our present Empire. The reign of Elizabeth, as you know, was one which produced not only great men of letters, but great sea captains—those courageous adventurers who sailed far-off seas and planted the British flag upon alien soil and among new peoples. And yet, even with those acquisitions the Empire was very small indeed, and it was not until one hundred years ago that we really began to move towards the mighty possessions now held under our sovereignty. When we read that at the present time we possess one-fourth of the habitable globe and rule over one-third of the population of the world, we begin to understand something of the extent and greatness of our Empire.

One hundred years ago the total population over which we claimed rule and sovereignty was 150,000,000; to-day the British flag flies over a population amounting to about 500,000,000 of people.

One hundred years ago the British language was spoken by 20,000,000 people; to-day 111,000,000 people use that language.

One hundred years ago, in Europe, the English language was spoken by the fewest number of people. The French, German, and Spanish languages were used by vast numbers of people compared with the English, but now we stand at the top of all languages spoken by European civilized nations. That is worth remembering, that while other nations have progressed, we have progressed to such an extent that we have passed from 20,000,000 speaking English to 111,000,000.

Now, a thing which appeals to you men of business will be the commercial growth of the Empire, and I will only give you a few figures, because after luncheon figures are not very digestible. In 1909, according to a Blue-book just published, two-thirds of the shipping of the world is carried in British bottoms or under the British flag. Take in connection with the traffic through the Suez Canal, the comparative figures for the different European nations are: French, 160 ships; German, 260 ships; those flying the British flag, 2,260.

A remarkable statement was made the other day in the House of Commons by Mr. John Burns. It was in answer to some question in connection with the unemployed and the trade depression. He said that in the year 1908 more new ships, according to tonnage, were turned out of the Clyde shipbuilding yards than from all other shipbuilding yards in Europe combined, with Japan thrown in! I want you to see what a startling statement this is, for we have besides the shipyards on the Clyde, those at Portsmouth and Furness-on-the-Tyne, and in other parts of England. Yet, John Burns, in the presence of the House of Commons, stated that the tonnage of the new ships turned out of the Clyde alone was greater than all turned out by the rest of Europe—Germany, France, Italy, with Japan thrown in. You would hardly suppose that a nation "doddering" to its doom would be so lively in producing ships in this manner?

Now, in these four ways—extent of her possessions, increase in population, advance in commerce, and keeping to the front in shipbuilding—the British Empire stands foremost among the nations of the earth. But, after all, it is not material prosperity that makes a great nation or a great people, and so when we think of the growth of the British Empire we ought not to forget that the glory of the British Empire is in its moral strength, not its material strength—that manhood is more than money and moral manhood the bed-rock foundation of permanent greatness of national glory.

We put it in our own way as preachers, and we say it is righteousness that exalteth a nation, and with that word "righteousness" we cover a great many moral relationships in human life; righteousness in its broad sense exalteth a nation. I was only reading recently an article by Sir John Seeley, and he puts it in a very quaint way when he says: "No nation will ever find its place permanently in the world that has not something of the church about it." What he meant was this, that the religious principles which are behind all morality must be in a nation's life and in a nation's thoughts if that nation is to remain amongst the permanent forces of the world's civilization. The historian, Froude, says the same thing in another way: "As an historian I have noticed after all that it is character that tells more than men's cleverness (which means business astuteness) and more than the commercial prosperity of the people." When the world knows that the British merchant and the British manufacturer stand for honesty, stand for keeping the articles they profess to keep, the time will come in spite of clever shams used in all kinds of commerce to-day, that the British merchant and manufacturer will find, if he faints not, that "honesty is the best policy." If he is true to the highest and noblest manhood, he will find a comfort and success in his business that cannot be got out of it with sharp practice seeking to get trade into a country or into a city.

As regards the glory of the Empire, I cannot forget the last utterance of King Edward in the city of Liverpool. He paid us two visits within a few years, the first to lay the foundation stone of our great Cathedral which will cost about \$6,000,000, and his second visit was to review the Territorial forces of Lancashire, of which we are very proud. He was standing on the platform on Lime street, just after the train had passed through the tunnel,

and turning to the Lord Mayor he said: "My Lord Mayor, and gentlemen of the City Council, the last time I came here I came to lay the foundation of a great centre of the Christian faith. I now come to review the Territorial forces of the British Empire. Patriotism is the glory of our flag and country, but there never can be true patriotism unless it is based upon religion. It seems only right that the review of my Territorial forces should be completed after my laying the foundation stone of that which makes a nation great."

A very striking thing occurred in connection with King George V. when receiving a deputation from the North of England—of course, we think the North of England is England, that what Lancashire thinks to-day England thinks to-morrow and the British Empire thinks the day afterwards. King George said in reply to this deputation: "The foundation of the Empire is in the homes of the people. So long as these homes are pure and simple and true, so long will the foundation of the British Empire be permanent, and so long shall this Empire be great."

I am afraid sometimes that the public at large hardly realize how our Kings and Princes have at the foundation of their lives this strong sense of true religion. They are like most of us, they do not always talk about it, but in the supreme moments of life they and we are not ashamed to let the world know that our Empire is built upon God and the things of God. William Watson, who wrote the Coronation Ode of 1901, said: "This Empire has come to us from the tides of ocean and some vast star on high has made us what we are." I think that this vast star means nothing but the living God, and our Empire rests upon the great and glorious fact, that God himself has been behind our statesmen and princes in giving us this growth and this glory of which we are proud to-day.

What is it the British Empire stands for? What is its great glory amongst the nations? Civil and religious liberty. Any man under the British flag may worship God or not worship according to his conscience. The British Empire stands for justice and righteousness, and so long as we stand by these principles, so long will the British flag fly over an Empire consolidated, not by mere aggrandisement nor love of wealth, but because we fear God and have done our duty as Christian men.

I have spoken of the growth and glory of the British Empire. Its greatness lies in its ideals—lies in its manhood and womanhood. Here in Canada you have great and vast possessions. In these mighty Rockies, out of whose sides you dig gold, silver and copper; out on your prairies which I have seen teeming with the "bread sent down from Heaven"; teeming in wealth and prosperity; but you have something greater. The asset you have in this land is not only wheat or gold, but men and women; and it is men and women that are going to make the British Empire greater, and build up a new Empire in the Dominions beyond the seas.

Now, what are these ideals we stand for? We stand for the ideal of peace amongst all people and all nations. King Edward the Peacemaker was not merely a peacemaker within his own inner consciousness, he was the incarnation of the British feeling, the British ideal—a pledge of peace. We see at the present moment that as far as our Empire is concerned, as far as its physical extension is concerned, it is at an end. We have enough to grapple with, enough to consolidate. We do not want more, but want to make the best of what we have. That is a matter of the most concern to you and the rest of us who have position and authority in the land. Let me remind you that only on the lines of peace can an Empire be consolidated. We want peace. Thank God for the Hague Tribunal; for the fact that a hundred countries to-day are gathered there in agreement that they will submit to arbitration and to the intelligence of the civilized world their dispute instead of to the argument of bloody war—which no man who cares for his country will ever advocate unless it be in the last extremity to defend his person or property against the aggressor.

The second ideal we stand for is progress. The British Empire has never taken possession of any subjected race without endeavoring to lift them up into a higher life—a higher moral plane. Look at any of our subjected races. I had some of the young Nationalists from Egypt in my own house, and they expressed the opinion that if the British withdrew from Egypt there would be chaos and injustice. At the bottom of their souls they felt that it is the strong hand of British justice and British fair play that makes for the building up of their nation. Look at the Soudanese. Look at Africa and see what British civilization, British justice and morality, have done.

That great Presbyterian divine and well-known writer, George Adam Smith, told me he had taken a tour of the British Eastern possessions, Egypt, Palestine, India and other places, and I said to him: "What seem to be the controlling forces over these vast populations who, if they rose in their might, could sweep the British soldiers into the sea?" "Well," he said, "it is not the British navy or the British soldiers, it is the consciousness that in British dominions the legislators, judges and Magistrates cannot be corrupted, and that, when the people appeal to British law, they get British justice." Do you think we hold India by force of arms? We hold India because of those splendid men who represent Great Britain in that land, men who, in their lonely positions, hold the British flag aloft in spite of difficulties and dangers and stand there for British justice.

Last of all, the British Empire is great not only for the ideals of peace and progress, but because she stands for purity—for purity in politics, in civil government, in civic government. It has no dealing with graft, no dealing with political corruption. Men, it is the glory of our British Government that whatever may be the bitterness of party politics, no man ever has been charged in the British House of Commons with corruption in the state, or with using his position or great influence for his own personal ends or personal wealth.

Now, the British Empire stands not only for purity in politics and in the state, but it stands for purity in the home. Somebody has said: "The keystone of the Empire is the hearth-stone." Men, we want wherever the British flag flies to stand up for purity, as King George says, not only for simplicity in the home-life but for purity in the home-life. There must be no pulling down of the flag of morality to suit the passions of men anywhere. A man said to me the other day in the railway train coming from Winnipeg: "But you must make some allowance for men's weaknesses and men's passions." I said to him: "No man would ask that question." If you are a brute and not a

(Concluded on page 9.)

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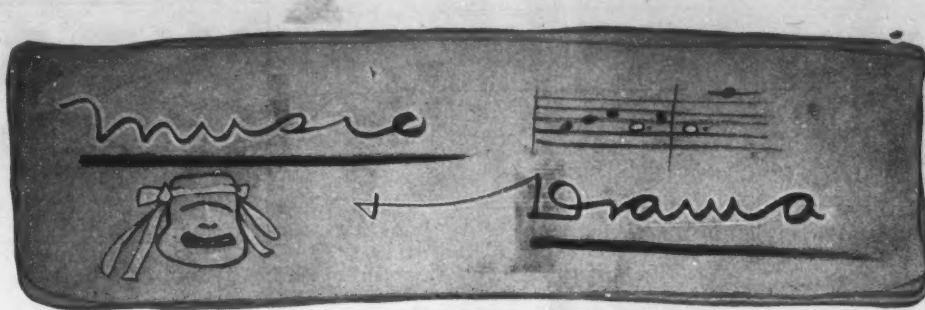
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The Toronto Symphony Orchestra re-organized on a purely professional basis enters on its fifth season with prospects that glow with the promise of fine achievement. At its concert of October 8th, it showed an all-round efficiency and a quality of tone that it has not displayed in the past. An European musician who heard it for the first time at this concert stated to me after the concert: "It is not only fine, but it will ultimately be one of the great orchestras of this continent." Just how much has been accomplished may be illustrated by a little anecdote which it will do no harm to narrate now. Two or three years ago, when Madame Galski made her first appearance with the orchestra, she was anxious to sing Brunnhilde's call from "Die Walkure," with orchestral accompaniment. Mr. Welsman tried to get it up for her, but after three or four attempts succumbed to laughter at the weird cacophonies of the wind section and gave it up as an impossibility. At the recent concert the admirable accompaniment of the orchestra in this number was one of the features of the programme. Thus has the institution progressed and it is one of the secrets of the success of Mr. Welsman in rousing and holding public approbation that he has not attempted to play anything in public until he could do it effectively. His skill as a programme builder—in the art of sending the public home satisfied but unfatigued is also indubitable and this programme beginning with Karl Goldmark's "Rustic Wedding" Symphony, embracing many beautiful lyrical offerings by Madame Galski, and concluding with the "Friedrich" overture of Weber, was a model of charm and attractiveness.

The Goldmark symphony is an exquisite example of that type of music which is to all intents and purposes classical in quality and at the same time popular in its appeal. Its elegance, its tunefulness and withal its delicate emotional content place it far above many more ponderous works which are presented as symphonies. There is a continuous flow of limpid melody and at no time any attempt to gain a bizarre effect by what the cavalry experts call "shock tactics." The freshness and resource of the composer are exhibited in the thirteen variations of the Wedding March which constitutes the first movement. Even the greatest men are apt to be tedious in the handling of variations, but Goldmark's inspiration is unflagging. His colorful and evenly balanced handling of all sections of the orchestra in this and the four succeeding movements is also satisfying in a rare degree. Of them all, my favorite was the fourth, the tone picture entitled "In the Garden," which possesses exquisitely sensuous qualities and which was played in a truly delightful manner. The finale which unifies the whole, is also a splendid vital and rhythmic achievement. The interpretation by Mr. Welsman was warm and sympathetic with a most intimate appreciation of the glowing and delicate beauties of the work. The improvement in the tonal quality of the wind sections which now match the noble tone of the strings, has already been noted. The symphony is a valuable addition to the repertoire of the orchestra because one or more of its movements will always be welcomed on the popular programmes projected by the organization.

The entrancing tunefulness of Weber's century old overture "Der Freischütz," never palls on the listener. It has a freshness that is as potent to charm the listener of to-day as it was when it ravished the ear of Wagner and of the lovers of music who went before him. The performance was a particularly good one as was that of an exquisitely plaintive short number, Jarnefelt's "Beccuse."

MADAME GADSKI has become identified in the minds of the public with each season's inaugural of the orchestra. She is a sort of mascot who brings luck with her. She is more than ever the superbly magnetic and emotional artist that has won our hearts in the past. There are more silvery, flexible and wooing voices than that of Galski, but there are few voices which have the same power to thrill the emotions, and to do so by refined gracious and genuinely artistic singing. She is at once temperamental and intellectual and

Mr. James S. Metcalfe, the celebrated dramatic critic of New York Life, has become a regular contributor to the columns of Saturday Night, and will provide its readers with weekly advance information about the plays and players to be seen at the leading Toronto theatres throughout the season.

WILLIAM GILLETTE IN REPERTOIRE.

Toronto is to be congratulated on the fact that Mr. William Gillette will confine his next week's repertory to plays which will present him in his best guise—as a slightly eccentric comedian. He might have included Bernstein's "Samson," in which he played the serious hero through his last New York engagement without adding to his laurels as an artist.

Of the three plays chosen, "The Private Secretary" is unquestionably the most mirthful. Mr. Gillette adapted it from a German farce, entitled "Der Bibliothekar," by Von Moser, and it has become a classic laugh-producer both here and in England, where Mr. Charles Hawtrey gained in it the success of his career. Mr. Gillette created the part on this side of the water and made it excruciatingly funny. To-day the play may impress critical persons as a trifle old-fashioned, but even they will have to laugh.

His play, "Secret Service," based on episodes during the American Civil War, is somewhat more serious and slightly sentimental, but it has both thrilling and highly amusing moments. In the part of the military hero, who goes through the most exciting moments and grave perils with the utmost sang froid and unquenchable humor, Mr. Gillette is at his very best as an actor.

"The Strange Case of Miss Faulkner," is the Conan Doyle book on which Mr. Gillette based his play of "Sherlock Holmes." It enables him to portray the great detective in both his serious and his diverting moments. When Dr. Doyle created Sherlock Holmes he probably had no idea how accurately he was fitting the personality and stage methods of an American actor. Mr. Gillette evidently recognized the opportunity, with the result that his impersonation is in no way disappointing—an unusual accomplishment in putting a well-known book character into physical reproduction in a play.

WEEDON GROSSMITH'S COMING.

It is so long since Mr. Weedon Grossmith has been in America that he is practically an unknown quantity in his later development. Some of us remember him as intensely funny in a low comedy part when he was here with the late Miss Rosina Vokes in the early eighties. He was especially noteworthy in "A Pantomime Rehearsal" when, as an aspiring amateur actor, he never by any possibility did the right thing at the right time, although he was always doing something. The play in which he is to appear has not yet been seen in the United States, although it is coming to New York directly it has finished its tour of the principal Canadian cities. Advice from London are to the effect that "Mr. Preedy and the Countess" made a substantial success at the Criterion.

James S. Metcalfe

everything she does is an object lesson in interpretation. Of her offerings apart from the music itself, which is always a boon, I liked least her rendering of the "Love-death," from "Tristan and Isolde." It seemed to me that she fell short of power and that the orchestra drowned her out. Like nearly all of Wagner's great lyrical episodes this is so heavily scored that it requires almost superhuman exertions on the part of the singer to rise above the instruments in the climax, but Galski has proven in the past that she could do so. It is possible that she was saving herself for "Brunhilde's Call," which was to follow, and in which her power showed no signs of limitations. There is not much music in this explosive *tour-de-force*, but its very difficulties startle and impress an average audience. The orchestra acquitted itself well in both these episodes.

In the group of songs she sang with Mr. Edwin Schneider at the piano, Galski proved herself the recital artist par excellence. Among the announced numbers nothing appealed to me more than her rendering of Schumann's unfamiliar lyric, "Stille Thranen." In the exquisitely emotional and poetic, yet intellectual music of this composer her vocal art and temperament find a perfect expression. In Luise Reichardt's "In the Time of Roses," which in its characteristic qualities seems like an anticipation of Schumann, she is supreme. She is may be said in passing, is responsible for the revival of interest in this song of an obscure woman composer who died in 1823. There have been many interpretations of Schubert's "Eri-King," and although Galski's rendering is not so dramatic or intense as that of Wallner or of Schumann-Heink, it has exquisite qualities in the interludes of the spirit that no other singer surpasses. Taken as a whole this concert was one rich in artistic delights.

THE Viennese operetta, "The Dollar Princess," has been advertised as the successor of "The Merry Widow," and it has unquestionably enjoyed great vogue in London, but compared with the latter named work it is a tame and insipid production. The local presentation under the aegis of Mr. Charles Frohman, albeit pretty and tasteful has defects in quality which will be dealt with presently, but this fact is not alone responsible for the languid interest which the piece arouses. The score

of "The Merry Widow" is pulsating and gloriously rhythmic, it captivates the senses at nearly every moment and at the proper moments is theatrically effective and significant. The score that Mr. Leo Fall has provided for "The Dollar Princess" is devoid of all these elements. It is pretty and sentimental after the mode of the drawing room lyric, but it is absolutely lacking in vitality. Lengthy finales have been devised as is the custom with European composers of light opera, but these are merely long drawn out musical prattle with no grip to them. A successful light opera score should appeal if not to the senses and the spirits of the audience at least to its feet. There is not even a passage in the score which would tempt the unsophisticated and rough-necked person to annoy his neighbor by marking time on the floor. The orchestration is, however, at terms of rare delicacy and beauty, but this is a defect rather than a merit under local conditions. On Monday night the performers did not know the score and fumbled their way through it in a wretchedly lame manner. In a London theatre with a large orchestra the whole effect would no doubt be different. The story itself is good enough as librettos go, with some episodes that in the hands of extremely talented performers might become effective. The interpreters of the piece in this city lacked vitality and experience for the most part and in the case of one or two performers whose names need not be mentioned, were deplorably bad. One of these who played the role of a supposedly well-bred Englishman, was a Mississippi Valley type, with a brogue of uncertain nationality, and the voice of a "bath-room" tenor. As he figured in all the leading scenes, he didn't help matters a bit. Miss Daphne Glennie, the leading lady, is a deliciously pretty woman with a light but winning talent. Miss Eileen Clancord is also graceful and charming and Miss Barbara Babington is the possessor of a really fine though untrained contralto voice. Mr. William Greene is an attractive actor and excellent singer and Messrs. Morgan Williams and Fred Lennox are genuinely breezy and entertaining in their small share of the comic episodes.

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WILLIAM GILLETTE.
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gloom. Something elemental in me, made me laugh consumedly at the low comedian in the burlesque shoe store, who when an Irish woman came in to buy a pair of boots produced a blacksmith's kit and shod her as he would a horse. There is nothing refined and subtle about this, but let me confess to my shame that I enjoyed it immensely, just because of the harmless rollicking way in which the comedian "got away with it." Mr. Theodore Burns is a stout gentleman with a soft voice but he has the gift of making one laugh without straining for one's appreciation. Miss Kitty Francis, as the Irish woman, has humor also, but she is too strenuous. Mr. John T. Murray is an agile and amusing being and Miss Alma Voulin is a handsome and agreeable personage. These are the bright spots in a mediocre cast. There is also some rarely good dancing by the English Pony ballet, the Ceballos couple, and Mlle. Prager. The girls, the costumes and the scenery are excellent and are furnished in large quantities.

Hector Chabert

THE THEATRES

The New York Evening Sun said recently: "Not a dangerous experiment, probably, for the Russian dancers Mordkin and Anna Pavlova to come back to New York. No matter how high they may have been living since they left America, they can return serenely confident that no new bully has arisen meantime to dispute their supremacy."

"In a time when stage dancing has great vogue, these two have sprung into the very centre of the scene, and stand poised on its frail pinnacle. It is not surprising that they took the public breath away upon their entrance last year at the Metropolitan, for their arrival could not have been more fortunately timed. The season was dragging; some of the new operas failed to move audiences keyed up to expect more wonders to flow out of the immensities of the magic bottle than that somewhat conservative magician had put into it. True, he had hidden the dancers under his handkerchief, but even he scarcely guessed how the dancing puppets would overshadow the more pretentious figures in his show—his lyric kings and queens."

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These noted artists will appear at Massey Hall next Thursday, October 20th, both afternoon and evening. On Monday a corps of stage carpenters and electricians will arrive from New York for the purpose of enlarging the stage and preparing the beautiful lighting effects which will be used in this magnificent production.

"Sherlock Holmes," "Secret Service," and "The Private Secretary," are underlined by Charles Frohman, at the Princess for the coming week, with the noted author-actor, William Gillette, in the leading role of each. Mr. Frohman will present Mr. Gillette in "Sherlock Holmes" on Monday, Tuesday and Saturday evenings; "Secret Service" on Wednesday and Thursday evenings and Saturday matinee, and "The Private Secretary" on Friday evenings. As a stage director, Mr. Gillette's genius is that of an infinite capacity for taking pains. The exactitude of an engineer, carried to the fraction of a millimeter, is applied by him to the smallest details of his stage action and settings. Stage fixtures, such as furniture, properties, lights and scenery, he insists must be what they are called, and as rigidly made and placed as the laws of the Medes.

Mr. Weedon Grossmith, London's favorite comedian, and his entire English company, in R. C. Carton's comedy, "Mr. Preedy and the Countess," will be the offering of Messrs. Shubert and Daniel V. Arthur at the Royal Alexandra next

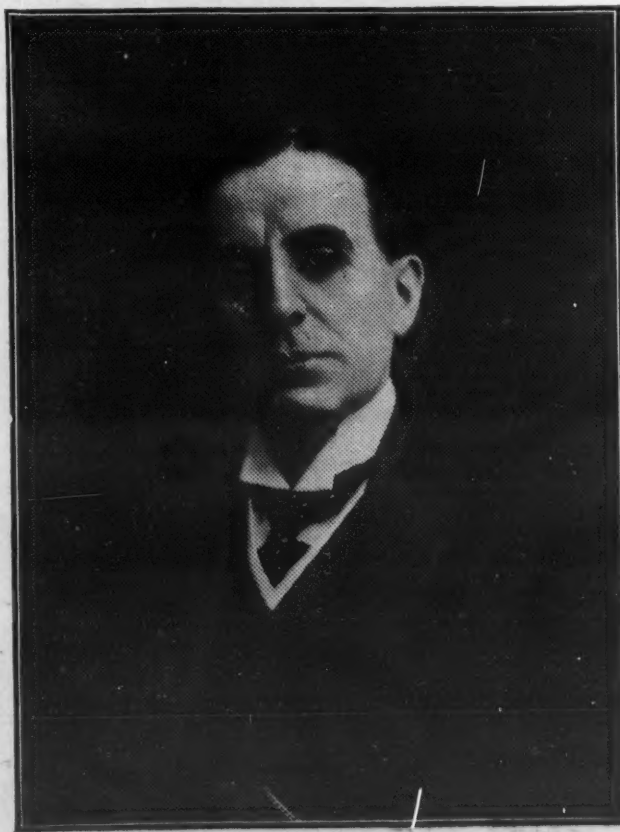
week. Mr. Grossmith brings his company and production intact direct from the Criterion Theatre, London, where he enjoyed a wonderfully successful engagement of two years. The play is of farcical propensities and is conceded to be one of the best since the memorable Hawtrey days. It deals, in the most approved fashion, with the complications arising from the intrusion of an audacious Countess and her ardent though low-born admirer, into the bachelor apartments of one Mr. Preedy, a young man of good family. The supporting cast is headed by Miss Charlotte Granville, conceded to be one of England's most beautiful women and at the same time an actress of great talent and achievement.

The founders of the New Theatre, New York, wish to announce the first visit of the New Theatre Company to Canada. This visit will be made immediately prior to the opening of the Metropolitan season, and the tour will be limited to one week in Montreal and one week in Toronto. Two plays will be performed in each city, Shakespeare's "The Merry Wives of Windsor," and Pinero's "The Thunder-bolt." The purpose of the New Theatre is not to oppose the prevailing system, but to supplement it. Specifically it has established a stock company and operated it on a repertoire basis. Nine performances will be given in the Royal Alexandra Theatre, Toronto, during the week of October 31st. Extra matinee on Thanksgiving Day, Monday, October 31.

"The Acadians," the big musical attraction which Mr. Charles Frohman will present at the Princess Theatre, the week of October 24, was the reigning hit in London, England, for over one year. Its success in the United States has been equally pronounced.

Blanche Ring is announced as the attraction at the Royal Alexandra the week of October 24. She brings to Toronto a musical play, "The Yankee Girl." George V. Hobart's book, and Silvie Hein's score have met with the hearty approval of theatre-goers in New York. Miss Ring's company is headed by Harry Gilfoil.

Edward F. Rush calls his new "Bon Tons" a burlesque comic supplement, and that fairly well describes it. The "Bon Tons" is a loud show in the sense of attacking both the ear and the eye, every minute the curtain is up. There is a song for every incident. The "Bon Tons" is as thoroughly a "here, there and everywhere" as girls, skirts, songs, comedians,



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on and off the stage, and genuine fun can make it.

Next week at She's Theatre the headliner will be Annabelle Whitford, one of the most popular of all the famous Zeigfeld beauties in his "Follies" Reviews, since 1907 has been secured for vaudeville, and she comes with a singing novelty. The special attraction for the week will be Ed. F. Reynard, the most entertaining and wonderful ventriloquist on the vaudeville stage today. Included in next week's bill are a number of well known favorites, The Exposition Four, Carson and Willard, Florence Reid, Woods and Woods Trio, Ollie Young and April, and the Kinetograph.

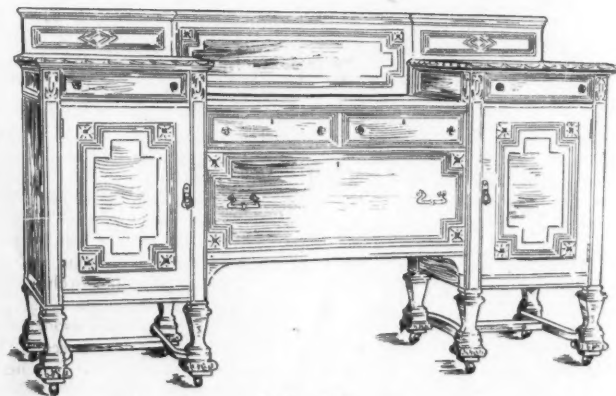
JAMES R. KEENE knows a thing or two about horses. To a friend who was visiting him at Cedarhurst, Mr. Keene confided:

"My love of horses has been a great comfort to me all my life. I have always kept my horses in their place, though. I haven't allowed them to interfere with my business."

"Some men carry their love of horses altogether too far. Such a one was a young father who stood, with his fair wife, before the crib of their firstborn.

"Isn't he wonderful?" the young mother cried. "Did you ever see anything like him at twenty-six months?"

"Maternal love is all very well," the father retorted impatiently; "but please don't try to compare it with a 2-year old thoroughbred!"



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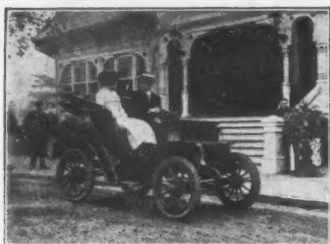
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The fellow who always has his hand out is apt to invest the proceeds in four fingers.



CITY AND COUNTRY HOMES

Domestic Architecture.

WE readily admit that a man should be the architect of his own fortune; but that he should also be the architect of the house which is the external sign or symbol of that fortune, will bear debating, says the New York Evening Post. There are no laws save those of intelligence and honesty governing the making of one's way in the world. In architecture, as in all the arts, it is different. Here is a field of activity and expression which is governed by an elaborate system of special laws inherent in the very nature of the materials employed, and imposing themselves despotically upon the individual, who succeeds only in the measure in which he yields himself to them with sympathy and understanding. In short, the

Artist though he be, and a Beaux Arts man into the bargain, the architect must bow to the business exigencies of his situation. His lot is hard, and the alternative with which he is confronted is humiliating to his self-respect. Either he must reject a commission when he finds that his ideas do not coincide with those of his prospective employer, or he must consent to violate the dictates of his artistic conscience. Nor does the evil end here. For if, in pursuing the latter course, he could conceal his identity, and consider his job purely in the light of a piece of hack-work, it would not be so bad. But this he cannot do. The writer may publish his novel under another name, and the painter may refuse to sign his picture. But the architect works in complete publicity, and is known by the



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very qualities that make one a good business man or financier, tend to make him a bad architect. Yet there seems to be something in the blood of the average American which convinces him that he is a born builder. The Athenian cobbler in the days of Socrates had no deeper conviction of his aptitude for the affairs of government.

The results of this attitude towards the business of house-building, everywhere confront us. Our cities and country districts are crowded with houses and villas that reflect, in endless and bizarre confusion, the capricious ignorance and fantastic bad taste of their owners. Something of all this must, it is true, be attributed to the professional architects who mingle style or invent manners of their own, in the excessive search for originality. One has, however, but to reflect upon the position held by the average architect in this country, to realize how little, after all, his responsibility amounts to, compared with that of his employer. For the former is, too often, a mere instrument in the hands of the latter. Who does not recall Silas Lapham and the miserable life he leads the young architect he employs to build his Beacon street house? Unfortunately, we have not yet passed the Silas Lapham stage in our civilization. The architect must still consent to see his carefully constructed plans ruthlessly changed to allow for the excrecence of a porch cocher or a sleeping balcony that was not originally considered in the scheme, and that must now be added without reference to their fitness. What we want is a house for comfort, not for looks; and the American householder feels a certain glow of satisfaction whenever he can air this ancient axiom of his ineptitude.

building which he erects and which, rightly or wrongly, is taken as the expression of his personal taste. Thus a bad house or two built under duress may seriously compromise his artistic career. The minority of wealthy patrons with sound taste will pass him by. Nor can he expect his employer to shoulder the responsibility. As soon as he has discovered the extent of his own mistake, he will blame everything upon the architect with a perfectly easy conscience, since he will have paid that functionary, and, therefore, remains under no more obligation to him than to the stone-mason or the carpenter.

On the other hand, let the house be the architect's own conception in every detail, let it be successful and admired; then the proud owner will modestly admit that so-and-so is a clever young chap, and that he supervised the work with considerable taste and intelligence, but that, of course, the whole idea of the thing was his own. On a par with this is the ordinary method of choosing an architect. One always selects his clergyman, his doctor, his banker, on the basis of recognized ability. He does not have his appendix removed by X because he was a classmate, or deposit his funds with Y because they live in the same street. But this is precisely the order of reasons that determine many in their choice of some one to build the house in which they are to live. It is some consolation to reflect that such arrangements not infrequently break friendships.

It is no wonder, in view of the existing situation, that so much of the domestic architecture in this country, however well adapted to domestic convenience, is, from an artistic point of view, beneath contempt; and that many



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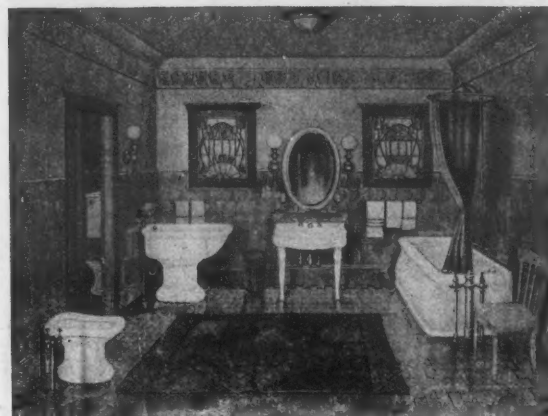
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Ethel (who is taking piano lessons, to organ-grinder)—"How many hours a day do you have to practice?"

CITY AND COUNTRY HOMES

a small city, pretty hill-town, or seaside resort is ruined as an abode of taste. To put the responsibility for this state of affairs squarely up to the individual is impossible. "What," cries the successful business man, "shall I not be allowed to build the kind of house I like, since I made the money to build it with, and since I own the land on which it is to stand? Besides, you are mistaken. I have employed the best architect in the country—a fine fellow; I knew him at college—to carry out my ideas." My ideas! Perhaps you have happened to see him reconstructing the blue-prints with a pencil, or, surrounded by his whole family, engaged in laying out the plan of each floor on the lawn with tennis tapes, so as to determine whether the kitchen will co-ordinate with the dining room through the butler's pantry, or whether Mary Jane's bathroom will be large enough to accommodate a six-foot tub. If not, in either case merely bulge out the tape to indicate a bay-window, or an ell, or move a partition, obliterating a window, and you will have solved the problem. But if the individual is not to be reached, public opinion has not yet arrived at a point where it can impose restrictions and assume authority to pass upon all plans before the builders are permitted to proceed. Perhaps in democratic America we shall never come to it, and shall have to wait until each individual is imbued with a sense of his own responsibility, and until a little diffidence and a dawning

How many women there are who would be glad to have some outdoor interest which would not entail any of the heavy and sometimes dirty work which is inseparable from such occupations as gardening, poultry keeping, dairying, or farming. The bees require no heavy or dirty work or work in bad weather; they demand intelligence and promptness, and that the beekeeper should know how and when to handle them.

Decorative Notes.

MANY women nowadays like a color scheme of different tints on a floor, giving a shading of tones. Although this may be harmonious it often becomes tiresome, for it seems as though you could never get away from it, and after awhile you take an intense dislike to anything approaching that particular color. A much prettier way is to have different colors, one blending into the other, but do not choose many colors, gradually shading off to a lighter tint at the end of a floor, thus giving the perspective or shadowy feeling of distance.

For bedrooms use, says The New York Sun, soft neutral tones on the walls. Whatever color you prefer for contrast can be in the frieze above. For example, take a white moire paper with a cut-out frieze of lilacs. The can be sewed a band of lilac material, with the outside



Home of Mr. C. E. A. Goldman (of Aemillius Jarvis & Co.), at 140 Lake Shore, Centre Island. H. Henry Broadfield, Architect.

self-criticism begin to undermine the foundations of his shallow self-complacency. There are signs here and there that a humbler state of mind is slowly gaining ground. Too many, building in the transition stage of their rise, are now obliged to live sadly forever after, in the shadow of their magnificent failures or sordid little mistakes, for the country, as a whole, not to have benefited by their shame and penitence. Still, it will doubtless be long before any profound impression is made upon the boundless optimism of those who are ready to build in haste and repent at leisure.

Beehives in the Garden.

WHEN the twelve spies were sent from the Israelitish camp to view the land of Canaan they came back to report, with much satisfaction, that "surely it floweth with milk and honey." The pleasure they expressed was due to the fact that honey in ancient times supplied almost entirely, in a convenient and delicious form, the human need of sugar, and therefore it is hardly an exaggeration to say that the bee was almost as valuable to the community as the cow or the sheep, says The Queen. Honey was used then not only as an essential article of food, but also in cooking, and most efficaciously as a remedy for diseases of the throat, chest, and lungs and for the healing of boils and wounds. Nowadays we are greatly the losers, because we depend for the saccharine substances we require on the less digestible and much less nourishing sugars obtained from the sugar cane and the beet root. Comparatively few people have any idea of the sustaining properties of honey as a food. With regard to it, it may be interesting and instructive to record the gist of a conversation which the writer had some little time ago with a fellow beekeeper about bees and their uses. He was a better-class working man, employed on a large estate. His work often obliged him to go out for long rounds on his bicycle, when he left his house at six in the morning, frequently not getting back till between one and two o'clock. He said that when he had a particularly long morning before him he invariably made his breakfast of bread and a plentiful supply of honey in preference to bacon or other meat, as he found he could go longer and feel more fit at the end of the morning's work after a honey breakfast.

The increased attention given to apiculture of late years has been caused not only because we have adopted modern and more interesting methods, but largely because the well nigh forgotten virtues of honey are being rediscovered. There is really very little that is new in the world! Before the introduction of the wooden frame hive beekeeping hardly entered the field as a remunerative outdoor occupation. The bees lived happily, and, alas! died miserably and sulphurously in straw skeps; but during their lives they were the masters of the situation. Now, however, the position is reversed, and where there is the requisite knowledge the title of "bee master" is no longer a misnomer. It is a pity, considering the advances which have been made, that one so seldom meets with bees, except in very occasional cottage gardens, and yet on all the countryside, in many cases wasting their sweetness on the desert air, the flowers deck themselves in fine array of beautiful color and spread a rich banquet of nectar, not for our edification, but with the sole object of attracting the kindly services of the little friend who by its visits fertilizes the flower and enables it to form seed and perpetuate its species. The only fee required in return is a plentiful supply of nectar.

As an occupation for women beekeeping is pre-eminently suitable and attractive. Considering the small amount of space, time, and capital involved, it is quite one of the most profitable of all the lesser outdoor pursuits, one of its many advantages being its suitability to all classes and all ages—eight to eighty would be about the age limit. The bees themselves are a never-failing source of health-giving interest and a means of profit, recreation, or scientific research, just as is required by the owner.

hangings can be of white net with a full valance on which edges shaped to your fancy and finished with a lace braid. The net bedspread can be made to match with a full gathered flounce and monogram in the centre of the same lilac material and similarly treated. A plain lilac rug completes the scheme.

If you prefer white alone for bedrooms, cut-out friezes of different flowers can be used, which will relieve the monotony. The hangings can be of simply endless variety, some with the cut out cretonne idea, which many persons like, others of cretonne alone. Then, again, in summer homes silks look cool and does not keep out the air.

A hall is always an important factor in the decorative scheme of a house and should be well considered, not only for its own sake, to give it a spacious look if it is small, but also for the color effect on the rooms which open out of it, for a wrong note here will spoil the whole. It sometimes happens that the entrance hall of a small house in the country has a window or two with an ugly outlook which it is desirable to hide. The new Madras helps here.

A pretty hall in a remodelled country farm-house had on the walls a landscape paper showing an old mill with water running from the wheel. It was a quaint conceit and was the right thing in the right place, as the hall was light and the tones were soft and subdued as though mel- lowed by time.

Dark Flemish or English oak trim is inadvisable except in good sized rooms, as it looks heavy in small spaces. For furniture white enamel is serviceable, and is prettier still when cane is inserted in panels. This is intended principally for bedrooms and reception rooms, but it looks well, too, in a summer dining room with the color note, say, of rose. On the walls, the chair seats and sideboards the same tone can be used in some design, and it may appear in either flowers or border on the china. With a plain rose rug and white trim and the glitter of glass and silver and the white napery such a dining room would be especially good for the seashore on dark days.

For bedrooms in the country the large white enamel washstands are good. Have the china match the room in color.—The House Beautiful.

Archdeacon Madden on the Empire

(Continued from page 5.)

man, then do your British work, but manhood means self-control, means whiteness of soul, means purity for his own wife, and therefore for every other woman with the possibility of becoming another man's wife.

Well, I finish. Remember this, Rome, Carthage and Venice were mighty in their day. The two greatest maritime powers in the world were Carthage and Venice; the mightiest Empire with the greatest strength was Rome; and they all perished, not from without, but from within, from luxury and lust: read their history. Rome was never conquered until Rome lay prostrate in her own moral corruption. "Where the carcass is there will the vultures be gathered together," but the carcass must rot before vultures come. Men and brethren, make no mistake. I have spoken of the growth of this Empire, I have spoken of its glory, of its greatness. This heritage, with its great privileges and responsibilities, has been handed down to us by men who have fought and bled, men who have lived honest, pure, hard lives. Shall we pass it down to our children unsullied by corruption or impurity as the British flag ought to be? Shall you who represent her in the oldest and greatest of our Dominions, who are keeping the flag flying through days of difficulty and days of stress; shall you not feel something of the old spirit of conscious chivalry, and stand sword in hand for England, home and duty?

Gigantic daughter of the West,
We drink to thee across the flood;
We know thee and we love thee best,
For art thou not of British blood.

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Later Chronicles of the Burglars' Club

By HENRY A. HERING

1.—MR. PEWTER'S PLAY

"It appears," said the Duke of Dorchester, looking round the table with his ingenuous smile, "it appears that we have now arrived at another epoch in the history of our planet."

"Question?" called out Marmaduke Percy.

"Name!" shouted Cunningham.

"Skittles!" came from a distant corner.

"Order, my lords and gentlemen—order!" the President commanded. "My observation will not strike you as exaggerated when I inform you that Mr. Mathew Pewter is just finishing another of his immortal plays."

A chorus of groans went round.

"This particular play," continued his Grace, "is called *The Melting Point*, and, according to an interview with Mr. Pewter, it is the result of one of the soul crises from which the gentleman periodically suffers. The play is nearly finished, and our Club should surely have an opportunity of inspecting the masterpiece before it is given to the world. Thursday next seems to be a likely date for the private view, and the preliminary arrangements will incidentally enable Mr. Bertram Yorrick to pay a subscription which our secretary informs me is now due."

The Hon. Bertram Yorrick was a young man distinguished alike in the hunting field, at the bridge table, and in the cooler portions of the Arctic Circle. He had an easy contempt for any author outside the Badminton Library, and especially for Mr. Pewter, whose flowing locks and enormous beard irritated his sense of decency.

"Confound it! Why did Dorchy give me that juggins to tackle?" he said to Travers as they left the Club meeting together. Then his face brightened. "I expect it will annoy Pewter," he added; "so I'm not sorry."

Mr. Mathew Pewter, the star writer of the British stage, lived at Jersey. He had no natural connection with the place, but it was the fashion for celebrated authors to live on little islands. One had set the example with the Isle of Wight; another had followed in the Irish Sea; Mr. Pewter confirmed the custom. He had indicated the permanency of his occupation by buying a feudal fief, and now, as Seigneur of La Collette, he lived in his manor-house for nine months of the year, and was one of the assets of the Channel Islands. People went to Guernsey to note where Victor Hugo once lived; they called at Jersey to see where Mr. Mathew Pewter now resided.

On the Tuesday morning following the meeting of the Burglars' Club, Mr. Yorrick, in the guise of a golfer, might have been seen disembarking at St. Helier from the Southampton boat. He put up at the Hotel de la Petite Vitesse.

Before visiting the golf links it was natural that, being a stranger to the island, he should wish to see the sights—and one of them was the manor-house of La Collette.

Mr. Pewter was a man of peace, and his plays were ostensibly designed to hasten the millennium. It was, therefore, curious that he should have taken up his abode below the threatening embrasures of a fort. As Bertram Yorrick walked along the road in the estate, which was open to visitors, he could see the guns that kept unceasing watch and guard over the Seigneurie of La Collette. Below lay the manor-house with its grounds dipping to the sea. On the sea danced Mr. Pewter's fishing-boat, so well known to buyers of the postcard series of literary celebrities.

But Yorrick had not come to note coast defences or shipping items. He had come to take observations of the house. It was a plain structure, built of granite, mullion-windowed and ivy-clad. Detached from the main building, and half nestling in a shrubbery, was an obviously recent addition of one storey. Belonging to anyone but Mr. Pewter, it would undoubtedly have been the billiard-room. As it was, Yorrick reflected that this was probably the workshop whence came forth the plays that depicted the follies of the world so scathingly, and incidentally filled Mr. Pewter's coffers.

Yorrick was not there alone. Other visitors were watching the abode of the Master.

"He walks about from twelve to one," said a well-informed person. "He'll come out when the gun goes."

As he spoke, the mid-day gun was fired from Elizabeth Castle, and its echoes had scarcely died away before the curly beard of the dramatist was apparent, and Mr. Pewter strolled from the door of the new building.

Attired in a garb strongly reminiscent of Robert Louis Stevenson and the island of Samoa, he commenced to pace the terrace, apparently unconscious that he was observed. Some of the visitors would have liked to take snap shots of the illustrious dramatist, but they had been obliged to leave their cameras at the lodge. All photographs were copyright on that estate.

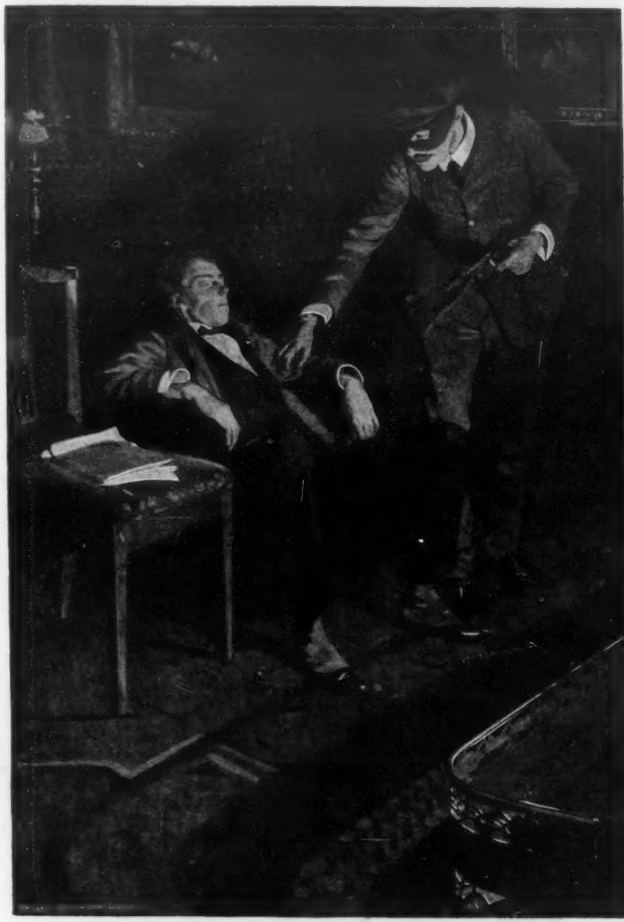
Mr. Yorrick continued his observations as far as he was able, and then returned to his hotel for lunch. At three o'clock he called at the manor-house of La Collette and sent in a card, which he had obtained through the good offices of a friend, a leading light in the world of sport.

After an interval he was ushered into the outbuilding—the sanctum of the dramatist, as he had correctly surmised. One side of the room,

Mr. Pewter. "Please resume your seat. I have preached the influence of the drama in season and out of season, and it is very gratifying that the sporting press has at last been touched. It is a most hopeful sign of the future. But what can I do for you? I am obliged to limit my press interviews to ten minutes each."

"I have come to ask if you will give us some details of the new play, Mr. Pewter. We wish to interest our readers in it at once."

"I will give you a short resume," said Mr. Pewter, passing his fingers through his locks, and then composing his beard. "The Melting Point is the natural sequel to *In the Furnace*. Society, vitiated to the core, and oppressed by a sense of its own impotence to ward off inevitable consequences, seeks a saviour in a Trafalgar Square demagogue. The curtain



"Yorrick Stretched Forward and Grasped the Papers."

broken only by the fireplace and a safe of exaggerated dimensions, was devoted to books. The other walls were chiefly given up to windows and pictures. The door of the safe stood half open, revealing shelves piled with manuscripts. On a table in the centre of the room was a typewriter and a litter of papers. The dramatist was seated at an elegant secretaire near the fire.

"One moment, please," said the great man, without looking up, as Yorrick entered. "Will you take a seat?"

The visitor was grateful for the interval, since it enabled him to make his observations undisturbed. His eyes at once travelled to the windows. The casements opened outwards. Two cutting operations would be necessary to secure admission, and it would be a long job, as the glass was thick. What about the door? It was now concealed by a heavy portiere extending well along the wall, so there was no chance of noting its build; but on entering it had struck him as being very solid. He would have to come through a window, Yorrick decided. And then there was obviously the safe to tackle.

The dramatist put down his pen, and rose with the visiting-card in his hand.

"Mr. Bunn," he said, "I see you have come on behalf of the Sportsman's Gazette. It is a paper with which I have hitherto had no connection whatever. I abominate sport," he added, stroking out a length of his beard.

"But we, sir," replied "Mr. Bunn," "have a considerable liking for the stage. It may be—in fact, I have to admit it freely—that we have too long neglected its serious side, its educational value, if I may say so, and have devoted ourselves almost exclusively to the charms of light opera and the attractions of the halls. This, perhaps, has not been to the advantage of our readers, and we are going to alter matters. Even a sporting paper may do something towards the greater efficiency of the nation—at any rate, we are going to try."

"I am very glad to hear it," said

of the first act falls as the demagogue decides to transfer his allegiance from the masses to the classes."

"I presume there is a woman in the matter," said "Mr. Bunn."

"There is. Lady Blanche Coterill, an advanced suffragette, has aroused his love."

"The second act," continued Mr. Pewter, "shows the great ball of the season at Suffolk House. A cotillion orgy is in progress, when it is interrupted by the entry of the demagogue and the suffragette. The band stops abashed, the dancers sink away. The Duke and Duchess decide on the spot to lend their influence to the scheme of regeneration."

"A striking situation," observed the interviewer.

"It is," admitted Mr. Pewter, smoothing out the strands of his beard. "In the third act we find the social workers, now vastly increased in numbers, have obtained control of the metropolis. For once London is sober; gaming is non-existent, and vice in all forms abandoned. Roland, the eldest son of the Duke, returns from his travels, and unexpected complications follow. That is all I can tell you to-day, Mr. Bunn. The remainder of that act, and the whole of the fourth, are a series of dramatic surprises which will, I think, have the educational value for which the play was primarily written. I may say I have already sold the translation rights in nine European countries, and my agent writes this morning of an application from Tokio. Now, if you will excuse me, I must resume my work."

"Thank you very much for your information, Mr. Pewter," said Yorrick, closing his notebook as he rose. "But could you give me any particulars as to how the actual writing is done? The public is eager for details."

"I work at the play from nine o'clock every night until midnight," said the dramatist. "My secretary takes it down as I dictate, and types it in the morning, after which I do what little revision is necessary. And now the ten minutes have been ex-

ceeded, and I must really bid you good day."

With a dismissory wave of his hand, Mr. Mathew Pewter again sat down at his desk. Yorrick walked to the door, pulled back the portiere, turned the handle and passed through.

Then he walked thoughtfully back to the Hotel de la Petite Vitesse. That night he carefully read up his notes on safe-breaking, and examined his tools afresh.

Mr. Bertram Yorrick spent the next day on the Grouville links; but shortly before midnight, while the sentries in their greatcoats kept watch at Fort Regent, and the guns yawned to the open sea, he climbed over the wall of the La Collette estate and made his way cautiously to the manor house. The sky was studded with stars. Red and white shone the nearer sea lights, and down on the horizon flashed the beams from far-off Chausey and Cap Frehel. There was no moon, but Mr. Yorrick did not relax his vigilance. The hunting field, the bridge table, and the Polar regions had been prolific in surprises, and he had profited by the many lessons he had learnt. His pockets bulged with the complete impedimenta of his craft, and he now donned a mask, a moustache, and an imperial beard in order to conceal his identity.

It had been his intention to wait until Mr. Pewter and his secretary had left at midnight, and then to cut through the pane of a window, and so obtain entry to the room in which was the object of his quest; but though twelve-thirty came, and, later, one o'clock struck, the pencils of light from the curtained windows showed that the author was still at work.

Mr. Yorrick grew impatient. Suddenly an idea struck him—a bold idea. It was so bold that at first he dismissed it as impracticable, but the idea persisted. That day, when he had opened the door on the inside, he had only to turn the handle in order to get out. Possible he had now only to turn the handle in order to get in.

But what then? At the slightest noise he would be discovered. And could he pass to the safety of a curtained window without being seen?

The risk of the venture appealed to Mr. Yorrick's sporting instincts. To wait until the coast was clear, to cut two holes in a window, and so enter, seemed uneventful work. The memory of his former success as a burglar, when he had paid his entrance fee to the Club by the appropriation of his Majesty's Garter, warmed his blood. He advanced from his hiding place to the door, and gently turned the handle. The door opened noiselessly; he closed it noiselessly behind him.

He was now concealed behind the heavy portiere. Mr. Pewter and his secretary were talking, but they might finish their work at any moment and come to the door. He edged gingerly along the curtain, which projected a full yard on the wall, till he reached its end. Here there was a gap of a yard or more between him and the curtain of a window. He glanced into the room from the edge of the portiere, and drew back hastily. The secretary had his face towards him. For one appalling second Yorrick thought he had been seen, for the secretary stopped in his speech. But it was only a momentary pause, and then the talk continued.

No, reflected Yorrick, he would have to stay behind the portiere. If they put out the lights before leaving, he might dare to cross to the window. If not, he must take the risks of his present position.

But he must observe the speakers, and note where the manuscript was put. He pulled out a pair of scissors, and carefully cut a minute eyehole, through which he peered.

The first thing that struck him, was that there was something curious in the relative positions of the dramatist and the secretary, for the latter, —short, bloated, and podgy—was standing by the fire and declaiming, while at the table sat Mr. Mathew Pewter, writing.

"And so, Roland," dictated the secretary, "this is the way you have repaid me. I educated you at Eton and Trinity, sent you round the world with a Dean, and provided you with introductions to the Courts of Europe. In return you have married a tobaccoist at Bucharest."

"Roland: A lady tobaccoist, father. The Duke (grimly): A female tobaccoist of Bucharest."

And so on. We all now know the remarkable third act of the Melting Point, but it fell upon Yorrick's ears with the charm of novelty. Yet it was some time before he fully realized that the secretary was the real author of the play, and that Mr. Pewter was merely writing it from dictation.

"Great Scott!" he thought to himself, as the full meaning of the amazing discovery dawned upon him. "Then it isn't Pewter's play after all. Blessed if you could expect anything else from such an overbearded bounder."

It was now half-past one, and the

secretary showed signs of flagging. Copious draughts from an adjacent bottle gave a temporary impetus to his ideas, but his speech was becoming clogged. At length he threw himself into a chair with an air of finality.

"That's all for to-night," he said, "and blamed good stuff it is, too—equal to the finest inspiration of Mr. Mathew Pewter."

Mr. Pewter frowned.

"Have another drink, Sandy," he said, and see if you can't finish the act. I promised to deliver the play next week, you know."

"You'd no business to," said the secretary serenely, as he filled his pipe. "I work when I like and how I like. That is our agreement, sonny, and I'm not going to be bullied into anything else. I've put in overtime to-night, and you ought to be satisfied."

"Oh, I am," said Mr. Pewter; "I am. Bless my life, it's nearly two o'clock! We'd better lock up."

"I'm going to smoke this pipe out," said the secretary. "You go. I'll put the lights out."

"You might just as well finish your pipe in the house," suggested Mr. Pewter, as he collected his papers. "You know you left the door open the other night."

"Confound it, Mat, haven't I told you I'm going to finish my smoke here?" snapped the other. "What a rotter you are!"

"Oh, all right—all right," said Mr. Pewter. "Then you may as well think over the play. I'll leave it with you." He walked across, and deposited the papers at the secretary's side. "You'll put it all in the safe and lock up? Good night."

His secretary did not trouble to reply.

Mr. Pewter turned to the door, and passed through.

For a quarter of an hour or so the secretary continued to smoke before the fire, only rising to replenish his glass. Then his movements grew languorous. His pipe fell to the floor unnoticed, and his head dropped on his chest.

For five minutes longer Yorrick stayed behind the portiere. Then he moved unobserved to the curtained window. But why should he stop there? Why not get the manuscript and go? The secretary might remain all night in the room. Now he was sleeping soundly, but he might not sleep so soundly later on. If he awoke, he might lock the manuscript up in the safe, which it was very likely impossible to open, despite a complete set of up-to-date tools. Now was the eventful time—now or never. Yorrick stepped from behind the curtain, and advanced cautiously towards the secretary. On a chair beside him lay the manuscript of the evening; beneath this the typescript of the play. Yorrick stretched forward, and grasped the papers. The secretary still slept heavily. Yorrick turned to the door, cautiously stowing away the papers in his pocket as he moved. He opened the door and stepped out into the night, walked briskly under the shadow of the trees—and came face to face with the dramatist.

This was one of the moments for which Mr. Bertram Yorrick's training had prepared him. The dramatist drew back in surprise, and before he had recovered himself he found the barrel of a revolver presented at his head. It was loaded with blank cartridges, but Mr. Pewter did not know this.

"Call out, and I'll fire," said Yorrick, tensely.

Now Mr. Pewter was undoubtedly a man of courage, for was he not engaged in palming off the work of an-

other man as his own? But his courage was of the intellectual order rather than the physical, and at this precise epoch of his life he showed no signs of the heroic.

On the other hand, the Hon. Bertram Yorrick had warned to his work. His earlier contempt for Mr. Pewter had been intensified by the discovery he had made, and he was now inclined to carry the game a little further than was absolutely necessary. Besides, he wanted to throw Mr. Pewter off the scent.

"Your watch and purse," he said, holding out his hand. "Don't play any tricks. If you utter a sound I'll shoot you."

His words were fierce, his tone still fiercer. He was a big man, and armed, so Mr. Pewter cannot justly be blamed for doing as he was told. Yorrick pocketed the watch and the purse.

"Now for the gold plate," he continued, producing a business-like canvas bag from a pocket.

Mr. Pewter sighed. His gold dinner service had been bought with the proceeds of his famous success *In the Furnace*. The fact had been widely advertised in the press, and it had apparently aroused unholy covetousness in another's breast, which on compulsion, he was to be the unhappy means of satisfying. Suddenly a joyful thought flashed across his mind. Was ever burglar so foolish as to operate at Jersey? Burglary was practically unknown there. Few steamers and few sailing vessels called at the island, and no one could possibly get away with a bag of plate if the police were on the lookout. He could afford to humor this foolish thief. He could be very complaisant to his wishes. He led the way into the house, and the revolver played a subsidiary part in the proceedings. At last the bag was filled, and Mr. Pewter saw an opportunity for one of the didactic discourses which he loved.

"You have now got all you came for, I think," he said.

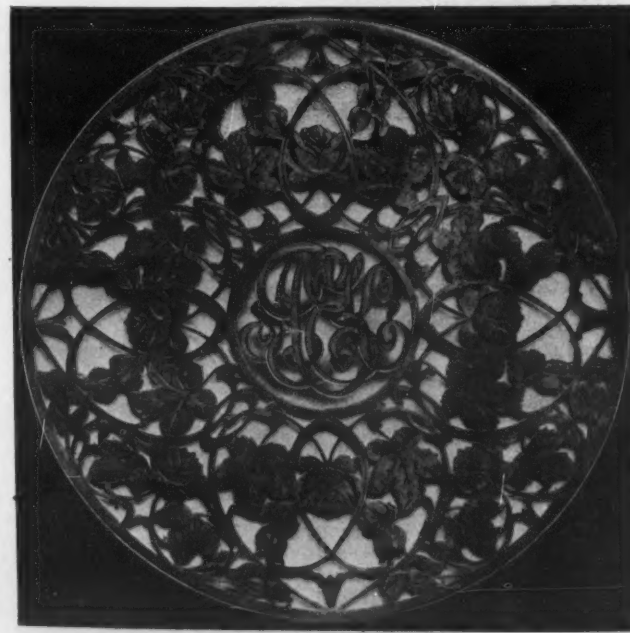
"I have," responded Yorrick truthfully.

"Before you go," said Mr. Pewter with much earnestness, "I should like to give you a little good advice. You are evidently a very intelligent man, with an education which befits you for something better than a career of crime. Sooner or later you will be caught, and your ill-gotten gains will then hardly compensate you for the life you will have to lead, for a long period of years. Think this over, my friend, before it is too late."

"Sir," responded Bertram Yorrick. "your words impress me. You are a man of perspicacity. My education, as you surmise, was a good one, for I was born in a dual atmosphere, and was sent to Eton and Trinity College, Cambridge. Armed with letters of introduction to the Courts of Europe, I travelled with a Dean; but I fell a victim to the charms of a lady tobaccoist of Bucharest, who is responsible for my present position."

Mr. Pewter seemed intensely surprised at this autobiographical record which, indeed, was singular for a thief.

"Will you, sir," Yorrick continued, "allow me to add to your apposite remarks, that sooner or later we shall all be discovered—you, Mr. Pewter, no less than me. My friends are so accustomed to these periodical disappearances on my part that an absence of three—or even five—years as his Majesty's guest will not diminish their friendship one iota. When your day comes, will your friends be as lenient with you? Will you ever be (Concluded on page 16).



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THE above plateau was recently used as a private presentation, the monogram in the centre being the initials of the recipient. The article was made by the Hemming Manufacturing Company of Montreal, and sold through one of Toronto's principal jewelry stores. It is certainly a credit to the makers and is ample justification of the plea that our Canadian industries are capable of producing the highest class of Art Manufactures.

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ONE of the best-known bishops has a fund of excellent clerical stories at his disposal, although it is seldom that any but his intimate friends are favored with them. Here are one or two:

A certain preacher, discoursing upon Bunyan and his work, caused a titter among his hearers by exclaiming:

"In these days, my brethren, we want more Bunyans."

Another clergyman, pleading earnestly with his parishioners for the construction of a cemetery for their parish, asked them to consider "the deplorable condition of thirty thousand Christian Englishmen living without Christian burial."

Still more curious was this clerical slip:

A gentleman said to the minister: "When do you expect to see Deacon S. again?"

"Never," said the reverend gentleman, solemnly; "the deacon is in heaven."

A WELL-KNOWN humorist, expressed the opinion that the keenest repartee, after all, was the half unconscious sort that sprang so wholeheartedly from the masses. Here is a story that he tells in support of his theory:

A woman who had been selling fish entered a street car with an empty basket on her arm, still giving forth an unmistakable odor of the finny tribe it had carried. She took a vacant seat next to a young man, a noticeable "swell," who drew his coat tails away and plainly showed his disgust.

"I s'pose," remarked the woman presently, "that you'd rather there was a gentleman sitting beside you?"

"Yes, I would," was the instant reply.

There was a moment's pause, and then she looked up at him and said, "So would I."

TWO Scotch fishermen, James and Sandy, belated and befogged on a rough water, were in some trepidation lest they should never get ashore. At last Jamie said:

"Sandy, I'm fearing, and I think you'd better put up a bit of prayer."



Spartan Mother: "What's the matter? What are you crying for?"
Stung Hero (who has been taught never to cry for bodily pain): "Oh, I—I've sat down on a bee, and—I'm so afraid I must have hurt it!"
Punch.

"I don't know how," said Sandy. "If ye don't I'll chuck ye overboard," said Jamie.

Sandy began: "Oh, Lord, I never asked anything of Ye for fifteen years, and if Ye'll only get us safe back, I'll never trouble Ye again, and"

"Whist, Sandy," said Jamie. "The

of course, that the deceased was a very docile and valuable animal," said the claim agent in his most persuasive claimagenterly manner, "and we sympathize with you and your family in your loss. But, Mr. Olson, you must remember this: Your cow had no business being upon our tracks. Those tracks are our private property



—New York Times.

boat's touched shore; don't be beholden to anybody."

ONE day a big city bank received the following message from one of its country correspondents: "Pay twenty-five dollars to John Smith, who will call to-day." The cashier's curiosity became suspicious when a cabman assisted into the bank a drunken "fare" who shouted that he was John Smith and wanted some money.

Two clerks pushed, pulled and piloted the boisterous individual into a private room away from the sight and hearing of regular depositors. The cashier wired the country bank:

"Man claiming to be John Smith is here. Highly intoxicated. Shall he await identification?"

The answer read: "Identification complete. Pay the money."

A GOOD example of the kind of story Mark Twain used to like to weave into his after-dinner speeches was the tale of the drinker who unwillingly put in an application for membership in a temperance society, sailed the next day on a three years' voyage, on which he kept his pledge, in spite of longing and temptation, and returned to re-sign only to find that his name had been black-balled originally.

TN Minnesota Mr. Olson had a cow killed by a railroad train. In due season the claim agent for the railroad called. "We understand,

and when she invaded them she became a trespasser. Technically speaking, you, as her owner, became a trespasser also. But we have no desire to carry the issue into court and possibly give you trouble. Now then, what would you regard as a fair settlement between you and the railroad company?" "Vall," said Mr. Olson slowly, "Ay bane poor Swede farmer, but Ay shall give you two dollars."

TOM MARSHALL, the great Kentucky orator, was also a great masticator of tobacco, and one of the most uncleanly of men in the disposition of the salivary "juice," an abundant deposit of which usually decorated his ample shirt-bosom. The contrary of Marshall in this particular was Return J. Meigs, clerk of the national Supreme Court, whose person and office were always models of neatness and cleanliness. One day Marshall entered the clerk's office, as usual masticating a great quid of "dogleg," and before he had finished his business found it necessary to unload. "Where do you keep your spittoon, Mr. Meigs?" asked the advocate, after a fruitless search for the desired utensil. "I do not keep one," said the clerk. "Where do you spit?" "I do not spit," "I mean, where do I spit?—I chaw, Mr. Meigs," "Generally, you spit on your shirt-bosom, Mr. Marshall." The great advocate left the office, discharged his cargo of tobacco, and, returning, resumed his examination of the records with complete serenity.

THE village concert was to be a great affair. They had the singers, they had the programme sellers, they had the doorkeepers, and they would doubtless have the audience. All they needed was the piano, but that they lacked. Nor could they procure one anywhere.

At last the village organizer learned that one was possessed by Farmer Hayseed, who lived "at the top of the hill." Forthwith he set out with two men and a van.

"Take it, an' welcome," said Hayseed cordially. "I've no objection, 'slong as ye put 'Peyenner by Hayseed,' on the programme."

They carted it away.

"An' I wish 'em joy of it," murmured Mrs. Hayseed, as the van vanished from sight.

"Wish 'em joy of it," repeated Hayseed. "What d'ye mean?" "Well, I mean I only 'ope they'll find all the notes they find," replied the good woman. "Cos, ye see, when I wanted a bit o' wire I allus went to the old planner for it."

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"What you want to do is to have that mud-hole in the road fixed," said the visitor.

"That goes to show," replied Farmer Cornstossel, "how little you reformers understand local conditions. I've purty nigh paid off a mortgage with the money I made haulin' automobiles out o' that mud hole."



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BOOKS AND AUTHORS

"A Marriage Under the Terror." The Melrose prize novel. By Patricia Wentworth. Published by the Mueson Book Company, Toronto.

ONE is apt to look with a certain amount of suspicion on prize literature of any kind. It is probably the number of such competitions—from limericks to novels—and the inferior nature of the stuff submitted that is the cause of the prejudice. In any case, the prejudice exists. It will be remembered that when Collier's Weekly awarded a prize of \$1,000 to George Bernard Shaw for a short story of his, that master of the unexpected sent it promptly back with a curt note in which he gave the management to understand that he regarded their award as an act of insolence. He did not care to be put in the same class with the persons who wrote limericks, mentioning Somebody's Beans or Thingumbob's Soap for a five-dollar prize.

But now and then something really good comes out of these literary competitions, and certainly if they only produced occasionally a novel like the one under consideration they would be well worth while. For this "Marriage Under the Terror" is an unusually clever handling of an old theme. Books on the French Revolution are as the leaves of autumn. They flutter down and are lost beyond number. Every conceivable variety of plot and situation has been exploited against the background of that most dreadful of social upheavals. In fact, many of the scenes in Miss Wentworth's story have a somewhat reminiscent ring. Those careless and unscrupulous comtes and marquises who led lives of elegant wickedness and died deaths of mocking heroism under the pikes of the mob; the noble young Republican, who believes in the destinies of the people, but who is sickened by the savagery of their first outbreak, and who does what he can to save the innocent from their clutches; the blood-thirsty leaders of the mob, Robespierre and Hebert and their minions; Marie Antoinette, beautiful and serene in her martyrdom, and more queenly in her misery than in her days of greatest power; the sweet young patrician girl whom the Republican hero marries to save from the clutches of Hebert, and then holds aloof from because he believes she looks down on him, only to find in the end that she had loved him all the time—all these people we have known before, lo, these many years. But we are glad to meet them again, especially when they are so well presented.

The plot of this book, as intimated, is on somewhat conventional lines, but the story is really well told, with verve and grace, and no vestige of that mawkishness of style or sentiment which is so apt to disfigure a first novel. In fact, Miss Wentworth writes with the ease and assurance of an author of many best-sellers. She knows how to tell a story, and the interest never flags from first to last. Altogether it is a most readable book. And it is the first prize novel I have ever seen that did not give one a shuddering consciousness of how very bad the rest of the books must have been if this was the best. Miss Wentworth should indeed be heard of again.

"The Illustrious Prince." The story of a Japanese secret emissary, by E. Phillips Oppenheim, author of "Jeanne of the Marshes," "A Prince of Sinners," etc. Published by the Mueson Book Company, Toronto. Price, \$1.25.

IT is an ill wind that does not blow up another thriller from this high-priest of mysteries fictional. And you can always depend on the real thing from E. Phil. His name on the cover of a novel is a guarantee for full value in murders and clues. He would be ashamed to send out a

book in which he did not kill somebody and put in the rest of his time tracking somebody else down. This time the hero and villain combined is a marvellous Jap, name of Prince Maiyo. He has the person of an Oriental Apollo, the soul of a poet and a hero, the muscles of a condensed Jack Johnson, the manners of a Chesterfield, and the nerve of the devil—altogether a very interesting combination. He coolly murders a couple of American envoys in London, talks a lot of poetry to a nice American girl, and just when they are about to nab him and probably hang him by the neck till he is dead, a faithful followed takes the blame and a dose of poison, and Prince Maiyo goes home to tell the Mikado all about it. It is a good yarn, but one would like to have seen Prince Maiyo given a run for it anyway.

"The Fairy Changeling." A flower and fairy play, by Harriet Prescott Spofford. Illustrated by Fanny Y. Cory. Published by Richard G. Badger, Boston. Price, \$1.

THIS very dainty production tells the story of Little Jo, who wandered out in his little pyjamas and was surrounded by the fairies. Lulling quaint refrains and dancing fantastic measures, they whisk Jo off with them and make him a fairy changeling. But Jo objects to his wings and "waggles," and demands to be made a little boy again. This the kindly fairies do, and the playlet ends with Jo in his nurse's arms.

"The Rajah's People." A story of English rule in India, by I. A. R. Wylie. Published by The Macmillan Company, Toronto. Price, \$1.25.

INDIA, with its ancient and marvellously picturesque civilization, with its rajahs and its fakirs, its strange gods and its fantastic murderers, has always been a free field for the gambollings of riotous imagination. And the less writers have known about India the more their imaginations have gambolled. Mr. Wylie is a particularly strong gamboller, as is evidenced by his taking for central figure an Indian Rajah, who wakes up at the end of the book to find out that he is really Steven



M. MAURICE MAETERLINCK.

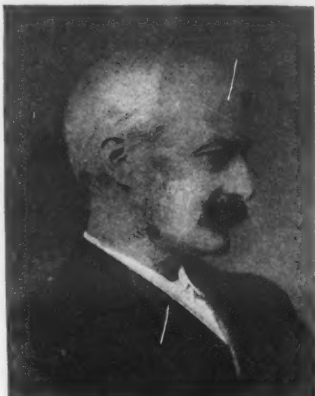
The famous Belgian playwright and poet, whose works have been translated into practically every European language. His most famous publications are "La Princesse Maleine," "Pelleas et Melisande," "Atalante et Pelopides," "La Vie de l'Abbe," and "The Blue Bird." He is 48 years of age, and of very retiring disposition.

Carruthers, an Englishman except for a Hindoo streak on the distaff side of the family. In the meantime, thinking that he was a real, sure-nuff rajah he had started a war against the English, because he had been bilked out of money by a rascally Englishman, and out of his affections by a flirtatious English girl. But it turns out in the end that the girl had really loved him all along, and—well, what else could he do but call the war off and go away to England with the lady, and settle down to raising hay

and a family instead of trouble. But before you get to this point there is a long series of picturesque scenes to be got through, and the way doesn't seem too long, in spite of the involutions and convolutions of the plot, and in spite of the reckless way in which the probabilities are disregarded at times. But the average reader doesn't know anything about India, anyway, so what does he care?

"The Refugee." A romance of the eighteenth century, by Captain Charles Gilson. Illustrated by Arthur Becher. Published by the Mueson Book Company, Toronto. Price, \$1.25.

THIS is a specimen of the old stand-and-deliver romances of the king's highway and the knights of



A GREAT MAN OF LETTERS.

Andrew Lang, critic, scholar, and poet, who has recently been investigating the phenomena of spiritism.

the road who made it a place of terror for citizens with fat purses. But in this book the highwayman is not the hero he is generally represented to be, though he is described in the usual fashion as a handsome stripling of about twenty-two or three. It would seem that the chief requisite for the career of a highwayman in those good old days was a Grecian nose, a slightly wistful smile, and a dark, passionate eye. Anyway, Jerry Abershaw was an engaging devil, even though he did work for the Vicomte des Ormeaux, who is quite the most villainous Frenchman who ever tried to carry off a pretty English girl in the course of an unholy suit. But the Vicomte "got his"; for not only was he cremated in the home he set fire to, but the hero hastened matters by running a sword through his vitals just before the roof fell in on him. The book is not one of delicate workmanship, and the treatment is entirely conventional. But there is no end of action, and it is well illustrated. And after all, what more do people want who read stories of highwaymen?

"Commentaries on Sin." By George Frederick Jelfs, author of "The True Object of Life." Published by Sherman, French & Company, Boston. Price, \$1.00.

THIS is a well-intended and very prosy disquisition on a familiar theme. If Sin—with a capital or otherwise—were not a great deal more seductive than the books written about it, there would be no need of the books.

"The Origin of Popular Superstitions." By T. Sharper Knowlson, author of "The Art of Thinking." Published by T. Werner Laurie, London.

THE black binding and white lettering of this volume gives it a gruesome air of mystery. Some such cover as this might be found on a volume of the black art. But as a matter of fact, the book is simply a story of the customs that have become traditional superstitions. It ranges from St. Valentine's Day and kissing the bride, to thirteen at table and sharks following ships. It is an amusing compilation and very instructive in human folly.

"The Great God Gold." A story of buried treasure, by William Le Queux, author of "The Red Room," etc. Published by Richard G. Badger, Boston. Price, \$1.50.

MYSTERY stories are the stock-in-trade of Mr. Le Queux, and he lives in an atmosphere of ciphers and sudden death. This time he turns his knowledge of secret codes to the elucidation of the mystery surrounding the buried treasure of the Temple at Jerusalem. According to the sacred writings these treasures were beyond all our dreams of beauty and richness; and according to Mr. Le Queux they were buried somewhere in the environs of Jerusalem—to be more particular, in the Mount of Offence. He then starts out to discover their whereabouts. He uses the traditional opening—a diving man who leaves a clue in half-burned papers. An old doctor starts on it, but soon half a dozen or more people are all trying to get there first. But finally the villains seem to have the game in their hands, only to be discovered and commit suicide in the final chapter.

It is a good specimen of the kind of story loved by mystery-mongers. But there is a little too much of the ancient prophets and the cipher by which the secret was finally wormed out of their writings.

"The Stampeder." A story of the Yukon, by S. A. White. Published by William Briggs, Toronto. Price, \$1.25.

THE frontispiece of this volume shows a bearded gent lying on his back with his head hanging over an icy cliff, while another bearded gent in a sort of hobble-coat is kneeling on his chest and playfully choking the life out of him. The caption states that "Rex gazed into the rolling eyes, the wild, distorted visage of the Corsican, and felt himself shoved to the very brink of the crevasse." After finishing the story—if he does—the reader feels that he, too, has been gazing into something very wild and distorted and that he has been shoved very near some dreadful brink or other—that of boredom, perhaps. It is a strained and melodramatic concoction, with all that melodrama implies of claptrap and stilted sentiment.

LITERARY GOSSIP.

IT is more than 140 years since the famous "Encyclopedia Britannica" was planned by "a Society of Gentlemen in Scotland." The first edition began to appear in 1768, and was completed in three volumes, in 1771. The publishers were Colin MacFarquhar—who seems to have been the real originator of the work—and Andrew Bell; they had the assistance as editor of William Smellie, an Edinburgh printer of wide and varied learning. The plan of the new work differed from that used in any earlier encyclopedia by combining the method of Dennis de Coetlogon (1745) with that then in common use—on the one hand keeping important subjects together, and on the other facilitating reference by numerous separate articles under alphabetical headings. This novel and convenient plan has been adopted by practically every encyclopedia of importance. The same publishers, with James Tyler as editor, issued the second edition, in ten volumes, from 1777 to 1784.

Tom Folio

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BY S. A. WHITE.

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BY DOROTHY DEAN TATE. CLOTH, \$1.00.

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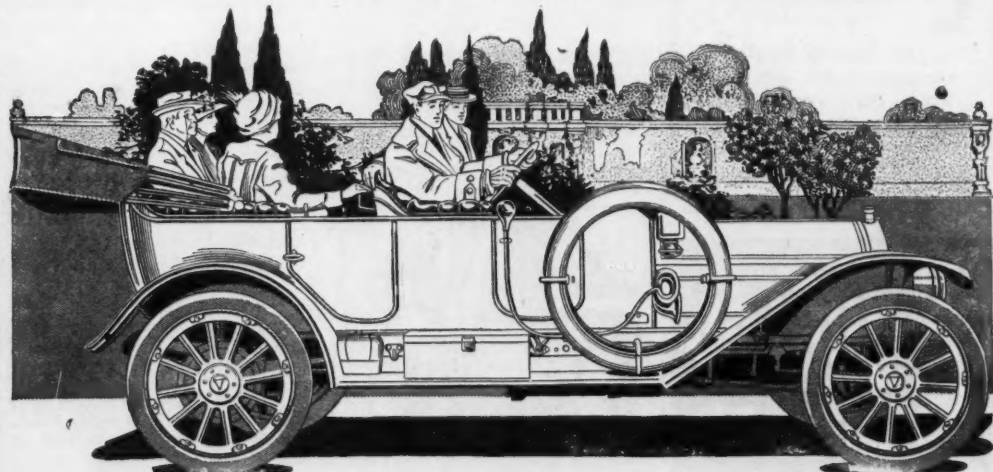
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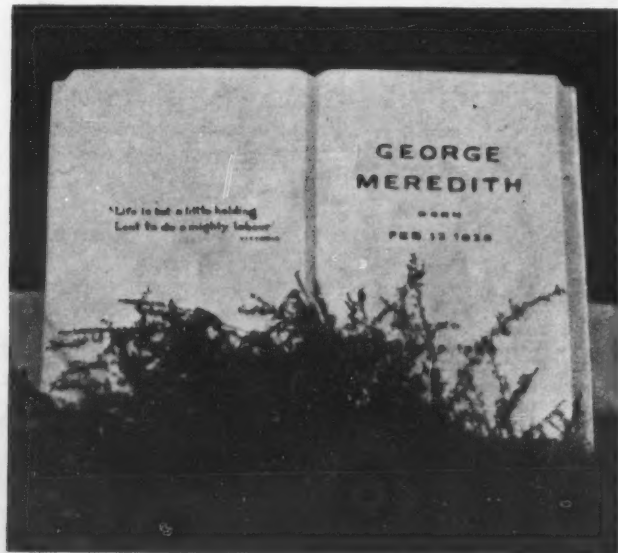
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Rapacious Cylinders.

It is a matter of common knowledge that in the early days of motoring the cost of fuel was practically a negligible factor, while that of lubricants was almost insignificant. Gasoline was cheaper then than now, it is true, but the principal reason was that the average motorist, says Robert Bartlett in Harper's Weekly, spent far more of his time tinkering with his car to make it go than he occupied in running it. The motor did not burn up much gasoline because it could not be induced to take its food, except at intervals that frequently were of brief duration. One hundred miles a day was a feat of which to boast, and only the most enthusiastic and persistent of the fraternity could point with pride to many century records in those days a decade ago. What a difference between then and now!

In the mean time, gasoline has been advancing constantly in price, and as the supply of crude petroleum continues to decrease, the cost of lubricating oil must necessarily rise also, because vegetable oils are not adapted to use in the internal-combustion motor.

The motorist who has progressed through each of those initiatory stages of experience represented by the successive possession of one, two, four, and six-cylinder cars realizes full well that each additional cylinder in the motor means a consumption from twenty to thirty-five per cent. greater for the same distance travelled. He knows from experience that his first car, despite its diminutive gasoline-tank, did not need replenishing over-often, and he could figure with a reasonable certainty on doing better than "twenty to the gallon," while under favorable conditions this was considerably increased, average mileages of twenty-four to twenty-six miles being not uncommon, although those old-time "one-lungers" were burdened with more weight in proportion to their power than are their successors.

It may have occasioned him some surprise to find that his next and more ambitious possession, a two-cylinder car, managed to get away with more fuel without travelling any farther, but the difference, although plainly noticeable, was not so great as to occasion any qualms on the score of the increased fuel bill. Twenty miles then became a good maximum, that was not often reached, and seldom exceeded, while eighteen to nineteen miles was a good average performance.

Probably there is not a motorist today who, after being in the peaceful enjoyment of a good two-cylinder car for some time, has not set his ambition on the ownership of a four-cylinder machine—"a real automobile with the engine up front," as it has sometimes not inaptly been termed. Sooner or later the majority have succumbed to the fascination and discarded the two for the four. Even though the latest acquisition were not of the heavy, powerful type, the increase in its capacity for fuel consumption was marked. Fifteen miles to the gallon was now a liberal allowance, with twelve to thirteen miles nearer the average daily performance, so that in realizing his ambition to own a "real automobile," as represented by the steps intervening between it and the original one-lunger, the motorist found that he was paying twice as much for

fuel alone to travel a given distance. The consumption of lubricants was doubled also, although it is difficult to give even approximate figures because the appetites of different motors and cars for lubricating oils and grease vary quite as much as do those of their human owners for more delectable provender.

There is another step intervening between this stage of motoring and the final degree of initiation, although it is not represented by an addition to the number of cylinders. It is the acquisition of a more powerful car of the four-cylinder type. The 20-24 gives way to the 45-50 and the transition is fully as great, in the matter of consumption, as from the two-cylinder to the four-cylinder car. Whereas the smaller four could get over its twelve to fourteen miles per gallon up hill and down, its more powerful, speedier, and ponderous successor made further inroads into the gasoline-barrel by reducing the equivalent mileage per gallon to what, in the earlier days, would have been considered an astoundingly wasteful return—ten miles to the gallon and, in heavy going or with hill work, not so good as that.

The little "one-lungers" carried a five-gallon tank whose contents represented more than one hundred miles' running. The larger two-cylinder cars had more space in which to dispose of this essential, so that the size of the tank was not limited by considerations having no direct bearing on its relation to consumption, as was frequently the case with its predecessor. Consequently, the tank usually held ten to twelve gallons, or double that of the smaller car, and the mileage on one filling was also nearly doubled. From this it was but a step to the eighteen or twenty gallon tank of the moderate-sized four-cylinder car, but in this case the increased amount of fuel carried sufficed only to add a third to the effective mileage. Further enlargement of the tank was made necessary in the larger, higher-power four-cylinder cars, and among the models of forty-five horse-power and upward are to be found some in which the fuel-tank is capable of holding a whole barrel of the precious fluid, without, however, increasing their capacity to get around by even so much as a fraction over their smaller prototypes, for the twenty-four, with its twenty gallons of gasoline and its average of fifteen miles to the gallon, is good for three hundred miles, whereas the forty-five, with thirty-odd gallons of fuel and its attainable maximum of ten miles to the gallon, will more often than not fall short of the same total.

Where, then, does the six-cylinder car of high power and corresponding weight come in on the fuel question? One hesitates to think how rapacious the appetite of such a car for gasoline must be. It is safe to say that six to seven miles to the gallon represents the average.

In the face of this, the technical points involved in the addition of an extra pair of cylinders, such as uniformity of torque, overlapping of power impulses, flexibility, and so on, will not mislead the average motorist who is desirous of running his car as far as possible on the minimum expense—in other words, of getting the maximum number of passenger miles per gallon out of his expenditure for gasoline and lubricating oil.



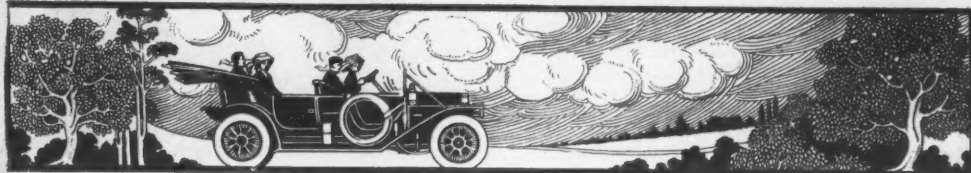
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All of them—together they made it good all through.

And what the 1910 Russell "30" has been the 1911 model is, and more.

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But the Russell car cannot afford a lower standard. It has built a reputation for quality which is its greatest asset, and that quality must be maintained at any cost. The policy may not pay us so well per car, but it pays in the long run, for this reputation has increased our business till our 1910 output is 75 per cent. ahead of last year, and our 1911 business bids fair to double that of 1910.

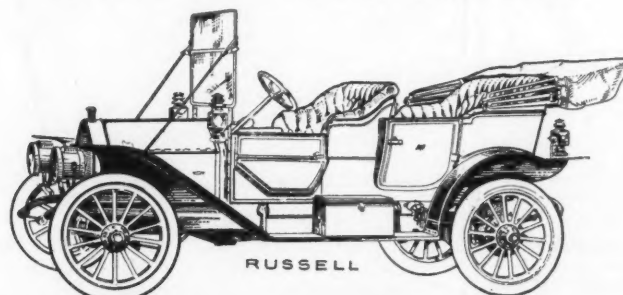
RUSSELL "30" for 1911 is the fruit of this steady development—a car of quality worthy of its price and without equal at the price asked for it.

It has the popular high fore doors, 34x4-inch tires both front and rear, new foot accelerator, improved spark and throttle control levers, and numerous other refinements which add the last touch to a car already supplied with the best features of high grade construction.

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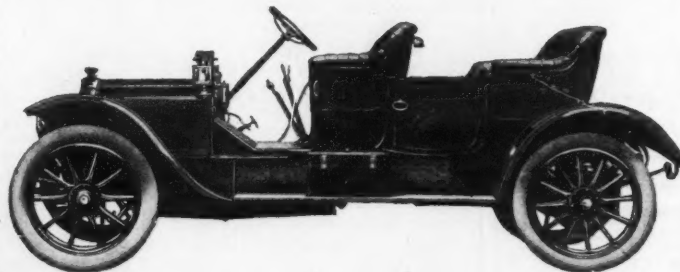


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The Story of the White Gasoline Car CHAPTER III

YOU have already learned how well the White Company makes the important features of its gasoline cars. But they have not overlooked the little things—the things that are not talked about—the things you do not see—the things that are likely to be overlooked or forgotten when you ask about the details of a car. The White gasoline car invites your inspection and wants you to ask questions about the least thing.

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To render cranking of the engine easy—to eliminate the element of danger—a small lever on the dash of each gasoline car slides the cam-shaft sufficiently to open the exhaust valves and release the compression. This in no way affects the seating of the valves or their life, as it is the same operation that takes place every revolution of the crank-shaft. It is one of the refinements of convenience found everywhere in White cars.

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The lubricating oil is forced to each connecting-rod bearing through oil-ways cut through the crank-shaft and oil pipes carried upon it. Centrifugal force drives the oil onward.

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The lower half of the White crank-shaft is simply an oil-well, easily removed without disturbing the crank-shaft bearings.

Adjustable Pedals

The pedals operating the foot-brake and clutch are adjustable in height—just another little evidence of the refinements of the White construction, this one giving comfort to the driver whether short, medium or tall.

Radiator Support

If a radiator is attached to the frame at both sides, the rack and strain to which the frame is subjected is likely to cause it to spring a leak. Consequently, the White radiator is supported on a cross-member of the frame in such a way that it cannot be racked, no matter how severe the stress upon the frame.

Continuation in next Saturday's issue.

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—from France to Siberia, from Spain to South America. But no matter where they come from, if the name Fownes appears on the glove, you may know that the leather was selected, cut and sewed by experts. The result:

A gentleman's glove in appearance; An economical glove in durability.

Sold by good stores everywhere—never under any other name than Fownes



MEN'S WEAR

EVERYTHING shown for fall is in the soft finish effect, soft finished serges being most prominent. Besides the greys and browns, blues will be very popular.

The fall models in suits and overcoats show practically no changes. The cutaway frock coat is notable among the new fall garments. Some of the garments have silk braid edges and cuffs, and on the outside seam of the trousers as well. This style of coat can be appropriately accompanied by grey striped trousers and fancy waistcoat. The favorite fabric for the cutaway frock coat is the soft finished worsted. The suit styles are gradually getting away from the extreme broad shoulders, and this season decidedly favors the English natural shoulder effect—a narrow shoulder. The coat is also cut closer fitting around the waist, defining the dip effect. These coats, however, are cut full in the chest. The coats are also shorter than has been seen in many seasons; however, the extreme short coat has not yet arrived. The sack coat is still the popular garment. The peg-top and semi-peg top trousers, which originated with the college youth and were taken up later by the younger element, are gradually giving way to the more conservative types. The regular cut trousers, which prevailed before the peg-top, are now considered proper.

In the regular sack suits for business or lounge wear the trousers show no fullness and the bottoms are finished shorter and straighter, showing plenty of the shoe and the ankle. The "turn-up" of trouser cuff is correct for informal wear.

Vests are to be cut higher and the chest built fuller. About the neck, the fit of the vest will be quite snug. The collar and tie-space are cut high. The collar lapels on the coat will follow the cut of the vest, to give a snug fullness about the neck and the shoulders.

THERE is no doubt but that the death of King Edward VII has had a strong effect upon the fabrics in men's clothing for this fall and winter. Reports from England indicate a strong vogue in London for dark materials, especially in pin check effects.

This season, more than ever, Canadian tailors are depending on London fashion plates for inspiration, and as practically all of the best fabrics shown for our approval are British made, the "King's mourning" influence upon men's attire will be strongly apparent.

Pin checks, in the lighter shades which showed popularity during the past summer are being transformed into more sombre tones, running into grey Shepherd's plaids in which black and white predominate.

"King's mourning," as this latest tendency in dress is known in the Old Country, is practically a development of the grey and black and white mixtures which were popular in London even before the King's death, and the showings this fall have made their vogue distinctive.

While the American fashion authorities, since the death of the king, loudly proclaim their independence



FALL STYLES.

An excellent model of sack suit for this fall, showing the natural shoulder and high-cut vest.

of the British fashions in men's apparel, they cannot escape the conclusion that the American style standards of the moment are nearly all adaptations of English style-modeling.

IN overcoats, as in suits, there is a call for the wool and soft finish fabrics. This popularity is caused by the great variety of patterns which can not be had in worsteds except in the higher priced materials. The combination military collars for overcoats continue to make their appearance. Although constructed on many different principles, the effect obtained in all are very similar. Ordinarily the lapel effect is shown, and for stormy or cold weather the lapel or collar is adjusted to button close to the neck, giving the military style. The regular set, lay-down collar, however, is still the vogue on the finer garments, notwithstanding that the convertible collar adds much to the serviceability of the garment.

The three-quarter length Chesterfield is still the popular garment with the ulsterette and raglan shaped coats following closely in favor. The frock overcoat seems to grow more fashionable as it grows more popular, and this in spite of the fact that it is not an easy overcoat to don when one is wearing evening clothes.

The man who is wise and can afford it usually has two of these overcoats of different weights—a rather light one for day wear with a cutaway or frock coat, and a much heavier one for evening wear. Both are of rough material, with velvet collar and three buttons. There is usually a rather wide peaked lapel, and the smartest men always wear these coats with only two of the three buttons in use. The lapel rolls softly to the second button.

SOMETHING rather new, noticed the other day, was an overcoat for evening wear, combining the style of a single-breasted Chesterfield with long soft lapels and the old fashioned Inverness cape. The front is that of the Chesterfield overcoat—possibly a little bit looser—while the back, fitted with the cape, reminds one of the Inverness. It is rather smart-looking, and one can get into it very easily without danger of disarranging his tie or the set of his waistcoat. The lapels, faced with silk, are similar to those of an evening coat, only much larger. This coat's advantage over the old Inverness is that it is very much warmer. It is simply an innovation and it is doubtful whether it will command any amount of public favor.

According to the present outlook, the beginning of winter promises to bring a revival of the fancy waistcoat in contrast to the prevailing dignity of clothes. This is the first indication of anything like a radical departure and before next season, the probability is that it may develop into something which will start a craze and give a little life to the styles.

REGARDING the formal day accessories, the only collars worn with the cutaway for weddings are the poke and the round-tabbed wing. The shirt is white, stiff-bosom or pleated, the cravat an Ascot or a once-over of pearl grey, preferably in basket weave or bias stripe pattern; the waistcoat of the same fabric as the coat, with white "slip" or edging; the trousers, striped worsted or chevriot, grey—and some think shepherd plaid trousers will come for such usage, in which they'd be smart; the gloves, pearl grey glove with self backs, matching the cravat; the spats of a light shade of grey, and the shoes patent leather with buttoned tops. I note a tendency toward wider bands for the silk hat. An extreme shape has very flat brim and pronounced bell to the crown.

The Most Unkindest Cut.

(Dressing well tends to a general refinement of character.—Daily Paper).

HE stood at my suburban door In all his raggedness, Soliciting (or asking for) Doles of my cast-off dress; And, finding in his tragic tale A truth I dared not doubt, I robbed the local jumble sale And turned my wardrobe out.

I fixed him up from head to feet, And in a jocund mood Trusted he'd think the patterns neat And that the cut was good; Till he, responsive to my chaff, Ventured a cheerful wink, And said, in vulgar slang, "Not 'arf," And also, "I don't fink."

Time passed; some seven months or so Had made my memory dim, When next he crossed my path, and oh! The difference in him, Within his soul refinement dwelt; His mien was so correct I raised my hat, and really felt Inclined to genuflect.

I realized how much my worn-out clothes had changed him, when He showed me a true patrician scorn For common things (and men), Disdaining my uncovered head, My deferential air, He absolutely cut me dead And froze me with a stare. —Punch.

When Professor Wendell of Harvard entered upon his Sabbatical year, he remained in Cambridge some weeks after his leave of absence began and persisted in taking part in the departmental meeting. The head of the department protested. "Sir," he said, "you are officially absent. You are non est." "Oh, very well," replied Professor Wendell, "a non est man is the noblest work of God."

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PRIVATE SALE OF ORIENTAL RUGS

The Persian merchants who consigned the large shipment of Oriental Rugs and Art Goods to Messrs. Courian, Babayan & Co., and which were offered at auction last week, have asked that the balance of the consignment left over from the sale be turned into cash as rapidly as possible. For this reason, we are offering

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He was very bashful and she tried to make it very easy for him. They were driving along the seashore and she became silent for a time. "What's the matter?" he asked. "Oh, I feel blue," she replied. "No-

body loves me, and my hands are cold." "You should not say that," was his word of consolation, "for God loves you, and your mother loves you, and you can sit on your hands."

Music Notes

The Toronto Symphony Orchestra, which has already done much effective work in the cause of higher musical education in this city, has undertaken still greater things for the coming winter months, and this (Saturday) evening, at Association Hall, will open a series of popular concerts at the nominal charge of 50 and 25 cents, thus avoiding the possibility of excluding any music lover from attendance. The programme will include Nicolai's overture, "The Merry Wives of Windsor," Schumann's "Träumerei," Liszt's "Spiritus Mundi," "Largo from Dvorak's 'New World' symphony," Puccini's fantasia, "La Bohème," and Rossini's overture to "William Tell." In addition to this Mr. David Ross will sing an excellent programme.

The Conservatory School of Expression has issued invitations for a recital by Miss Elspeth MacDonald, A.T.C.M., on Wednesday evening, October 12th.

On November 2nd, the celebrated violinist, Mr. Jan Hambourg, a pupil of Ysaÿe, will give his first recital in Toronto, assisted by Mr. Richard Tattersall at the piano. Mr. Hambourg will play, for the first time in Toronto, Cesar Franck's sonata for piano and violin composed in Toronto and also Tartini's "Devil's Trill."

Miss Jeanette Killmaster, a young Canadian pianist who has been for some years studying in Leipzig with Mr. Harry Field, has returned to the city, and recently gave a private recital for a few local musical folk. Miss Killmaster revealed musical capacity of a rare order. Her execution is magnificent in its power as evidenced in her stirring rendering of Liszt's tremendous arrangement of the Polonaise from Tchaikovsky's opera, "Eugen Onegin." It is a work that abounds with heavy octave passages and taxes the resources of both the instrument and the performer. Miss Killmaster in this heavy piece proved herself in addition to an exceptional executant, a pianist with a fine romantic rhythmic gift.

Among the most notable additions to the musical organizations of Toronto, is the Jan Hambourg trio, consisting of Jan Hambourg, violin; Richard Tattersall, piano, and Paul Hahn, violoncello. The name of Hambourg has a world-wide reputation among music-lovers and Jan Hambourg, from whom this trio takes its name, ranks among the leading violinists of the day. Richard Tattersall, one of the leading musicians of the city, who last year was associated with the Brahms trio, is well known to the musical public. Paul Hahn, the third member of the trio, who has always been prominent in the musical profession, is a cellist of no mean order and of established repute.

Mr. R. S. Williams, the well-known Canadian violin expert, has just returned from Europe, where he was most successful in securing a number of rare old violins. In an interview Mr. Williams stated that the great demand in this and other countries was for a good old violin to sell at from \$100 to \$1,000. Naturally instruments at these prices are very difficult to secure. The enormous advances in old violins during the last ten years is almost incredible. We have watched these double in value, yes triple, and when I talk to old-timers in the trade, who have purchased Nicolas Amati at \$250 which are now worth \$2,500, is it not reasonable to predict a like advance in the next ten or fifteen years? Our advice to all players is, "Do not delay if you have an idea to purchase, but act at once." Mr. Jan Hambourg has exhibited his interest in the present excellent opportunity to see the latest importations by kindly consenting to be at the warehouse the last half of this week during the hours from 10 to 12 a.m. and from 3 to 5 p.m. to assist pupils in the selection of a violin. Mr. Hambourg will be in the R. S. Williams & Sons Co.'s Old Violin Department, 143 Yonge street, during the above hours.

Miss Mabel Beddoe, mezzo-contralto, has returned to town after a summer spent in Muskoka, and has a busy season before her. She is now under the management of Frank Edwards, of Cincinnati, for work in the United States, and will sing with the principal oratorio societies in Ohio and Indiana. On November 7 she will open the season of the Woman's Musical Club of Winnipeg by a song recital.

The many admirers of Miss Kathleen Parlow, the brilliant Canadian violinist, will be delighted to hear that she is having extraordinary successes on the Continent. She recently played at the Kurhaus at Scheveningen, and although on this occasion the prices of the seats were doubled the place was packed and Miss Parlow's success was enormous. She is now playing in Norway, where she is acclaimed as being one of the greatest artists that ever visited the country. After the termination of her Norwegian tour, Miss Parlow returns to Holland for a tour of fifteen towns, and she will be back in England again at the end of November, prior to sailing for a short tour in the United States and Canada.

Mr. H. M. Fletcher states that the Schubert Choir of this season is the most perfectly balanced chorus he has ever had under his baton. The choir as to balance of parts is formed on the lines of the famous Leslie Choir of England. This season each member was required to pass a most rigid examination in voice quality and sight reading. At the concert in February the Toronto Symphony Orchestra, under Mr. Welsman and Madame Lillian Nordica and her entire company, will participate on both evenings.

IN the first days of James J. Hill's wonderful career as railroad builder and manager he and Diamond Joe Halliday met on the levee in St. Paul one day when Jim was helping to start a freight train over the little up grade, the engine's horse-power requiring more or less human aid. Hill and his friends had just purchased the St. Paul & Pacific, and Diamond Joe's fleet of Mississippi River stern wheelers was then the dominant factor in transportation problems of the new Northwest.

"Jim, I'll race one of my boats against your train," Diamond Joe said.

"Don't know about that," Jim answered: "some of your boats are pretty fast."

"Race you upstream; water high—current swift," insisted Halliday.

"What!" exclaimed Hill, in surprise. "You mean that you would race your boat in the water? Huh!

SPECIAL SALE OF RARE OLD VIOLINS



NICOLAS AMATI.

Mr. R. S. Williams, the well-known Canadian violin expert, has just returned from Europe, bringing with him a number of fine old Violins. These instruments were selected with a view to meeting the demand which exists for authentic specimens at a moderate price.

The Williams collection contains many examples of the great Italian masters' works such as Amati, Guarnerius, Sanctus Seraphino, etc., together with many examples of the best makers of the French, English and German schools, such as Stainer, Pique, Vuillaume, Lupot, Banks, Forster, Duke, etc.

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A SPECIAL OPPORTUNITY TO SELECT YOUR VIOLIN DURING OUR SALE

Realizing that many students in selecting a Violin would desire the advice of an experienced master, we are glad to state that the renowned artist, Mr. Jan Hambourg, has kindly consented to be at our Warerooms during the hours of 10 to 12 a.m. and 3 to 5 p.m., Thursday, Friday and Saturday, October 13, 14, and 15, and will be glad to assist our customers in selecting a Violin suitable for their requirements. This special service is entirely without cost to the purchaser.

Mr. Jan Hambourg was for three years the assistant teacher to the celebrated artist, Eugene Ysaÿe, thus gaining a knowledge of the requirements of advanced pupils. Previous to this he was in turn the favorite pupil of Wilhelmj, Saurie, Herrmann, and Ysaÿe.

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Not much. I'm willing to give you odds, but not that big. Turn her paddles on dry land and I'll go you."

Births, Marriages and Deaths

BIRTHS.
WHITE—At Toronto, on October 10, 1910, to Mr. and Mrs. J. P. White, a daughter.
SPROULE—At 14 Elgin avenue, Toron-

to, on October 10, 1910, the wife of Robert K. Sproule, of a daughter.

MARRIAGES.
McNABB—LEWIS—On Saturday, October 8, 1910, by the Rev. Alex. McMillan, Gertrude M. Lewis to Wm. A. McNabb, both of Toronto.

ALEXANDER—HERTZBERG—On Wednesday, October 12th, at 121 Isabella street, by the Rev. John Neil, D.D., Jessie Todd Alexander, second daughter of the late G. T. Alexander, and grand-daughter of J. S. Playfair, to Charles S. L. Hertzberg, second son of A. L. Hertzberg.

DEATHS.
CRABBE—At Toronto, on October 10, 1910, John James Crabbe, aged 64 years.
CUFF—At Montreal, on October 10, 1910, Henry W. Cuff, aged 87 years.

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H.P.—rich, Oriental fruits and spices blended with Pure Malt Vinegar, with the cunning which comes from long, long experience.

So—next time it's Oysters let it also be—H.P.

Burglar's Club

(Continued from page 10).

restored to the place you now occupy in their hearts?"

"I—I— You are an impudent fellow!" said Mr. Pewter, flushing red.

"I may be—but I'm armed. Now, I'm going to leave you alone with your conscience. Promise me, for the sake of what I know about your methods, that you will make no attempt to follow me or put others on my track for the space of one hour, or I shall pull this trigger and hurt you."

"I promise," said Mr. Pewter. The burglar, still fingering his revolver, shouldered his bag. Mr. Pewter opened the door and the interview terminated. When he was alone Mr. Pewter walked slowly to the sideboard, and poured out a glass of wine. What did the fellow mean by that pointed reference to his methods, and by saying that all would be discovered sooner or later? And that astonishing quotation about Eton and Trinity, the Dean, and Buchar-est! He must have overheard it that night. He knew that Sandy was the real author of the play.

Mr. Pewter, under the influence of the wine, snorted defiantly. Sandy would deny that there was any collaboration of the sort, and who would believe the unsupported testimony of a burglar? There was a good deal of latitude allowed in the Jersey courts, but surely even there, a discourse by a thief on the ethics of playwriting would not be permitted. The idea was absurd.

The fellow would be caught, sure enough. One hour, or two hours, didn't matter. Mr. Pewter took another glass of wine, and reflected on the worries of a popular playwright. What a curse Sandy's intemperate habits were. They made him slack all round. He had given up fastening the door when he came in for the evening's work, just as he had forgotten to lock it the other night when he left; and now, he, Mathew Pewter, was paying the penalty. Would a day come when he could afford to get rid of Sandy? Mr. Pewter sighed. He knew that now he could never do without Sandy.

He waited nearly a full hour, and then rang up the police.

"This is the Seigneur of La Collette."

"Yes, sir."

"There's been a burglar here at the manor-house. Please come at once to take particulars. The boats must, of course, be watched."

"No boats go out till five, sir. I'll be up in a quarter of an hour."

The policeman came; the centenier made his notes, and messages were sent to every police official on the island. At daylight the theft became a mystery, for at the side of the lodge was found the bag of plate. In it, Mr. Pewter's watch was ticking; Mr. Pewter's purse was there intact.

The outgoing boats were watched, but watched in vain, and a search of the island was instituted. The landlord of La Petite Vitesse confessed to an absent guest, an empty bed, unclaimed golf clubs, and a kit-bag containing some fine apparel. A preliminary deposit of two pounds by the absentee had, however, left him distinctly richer by the visit.

At noon word flew round that the manuscript of The Melting Point was missing. The news spread over Europe; it touched America that morning and reached Australia at night. Cape Town heard of it, and it was mentioned in the streets of Pekin.

It is, therefore, not to be wondered at that the Burglars' Club knew of the matter, and when Mr. Bertram Yorrick appeared at the meeting that evening and produced some papers from his pocket he was greeted with tumultuous applause.

His Grace of Dorchester turned over the pages.

"By Jove, yes, this is the immortal play," he said. "There's only one man in the world who could write drivell like this—and that man is Pewter."

"You wrong him, Mr. President," said Yorrick. "It's written by Pewter's ghost."

And the explanation that followed led to the undoing of Mr. Mathew Pewter's literary reputation.

"But how did you get away?" asked his Grace. "The whole place was watched, according to the evening papers."

"My yacht was standing on and off at the north of the island, with her dinghy waiting for me in Bouley Bay. I was in Southampton at three o'clock this afternoon."

"Then all that remains to be done is to return this precious stuff to Jersey," said his Grace, handing the manuscript to the secretary.

"And to enter Mr. Bertram Yorrick's subscription as paid," added that official.

"Hear, hear! A Yorrick! A Yorrick!" went round the room.

The Hon. Bertram Yorrick flushed and bowed.

"C. E. BECK" Imported Havana Cigars

This famous brand of Havana Cigars was the one chosen for the Luncheon given to the officers and men of the Queen's Own Regiment by the London City Council, at the Guildhall, Sept. 16th, 1910.

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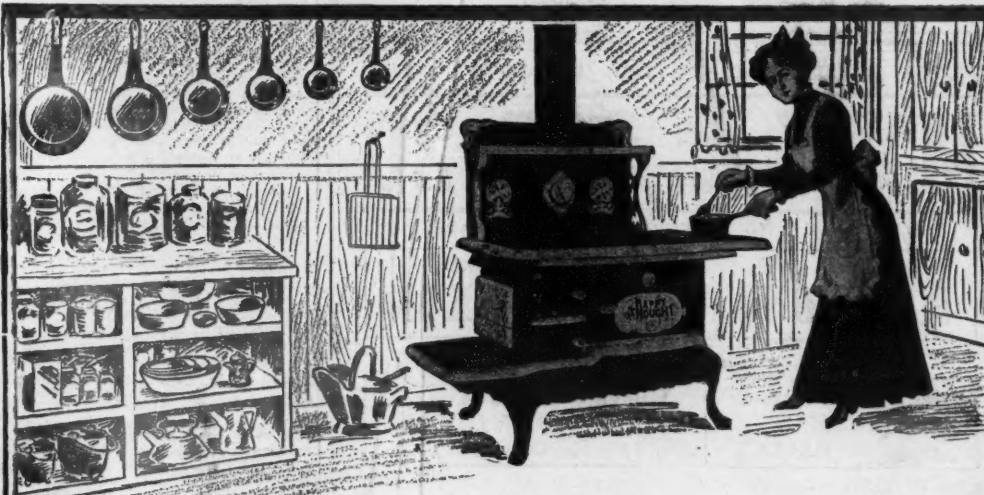
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FINANCIAL SATURDAY NIGHT.

32 PAGES

PAGES 17 TO 24

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Financial Comment

FURTHER comment on the situation in respect to the securities of the Amalgamated Asbestos Corporation, Ltd., is occasioned partly by the general interest in the matter and partly by the receipt, last week, of the notification sent out by the syndicate managers, Messrs. Cramp, Mitchell & Shober, of Philadelphia, calling upon the subscribers to pay a further 10 per cent. of their subscription to the Royal Trust Co. and informing them that a final statement would be sent them in a few days showing the balance due on their subscriptions.

An effort to fix responsibility for the situation which has occasioned so much comment the past few weeks, would seem to leave the Royal Trust, at any rate, free from criticism. Apparently, the company performed no other service or assumed no responsibility other than that of trust between the syndicate managers, the subscribers and the banks—namely, the Banks of Montreal and Commerce. The Royal Trust simply held the bonds and preferred stock on account of the banks, received the money as it was called by the managers and paid it to those authorized to receive it.

The situation was that the syndicate managers undertook with the subscribers to sell them the bonds at par, accompanied with 25 per cent. of common and 25 per cent. of preferred stock, upon receipt of 20 per cent. of the par value of bonds purchased; the managers, in turn, arranged with the Banks of Montreal and Commerce, to have them carry the bonds on a 20 point margin, or in other words, no doubt, to advance them, the managers, 80 per cent. of their par value. The banks agreed to do this on the security of the bonds and the 25 per cent. preferred stock, these to be deposited with the Royal Trust. Subscribers wishing to withdraw their securities were, under certain conditions, permitted to do so upon paying for them in full. Those wishing to withdraw their preferred stock only, did so at any time upon payment of 20 per cent. of the amount of their subscription. Many subscribers sold their common stock at prices ranging from 20 to 30 and more, and their preferred at 80 to 95, thereby placing themselves in a fair position as compared with those who held on. Those who had not withdrawn their preferred stock from the Royal Trust Co. previous to last June were instructed by the syndicate managers to do so. This was no doubt in response to the instructions of the banks to the syndicate managers. The banks quite possibly began to have some doubt concerning the sufficiency of the earning power of the concern to adequately look after the preferred dividend, and naturally enough wanted the subscribers to be carrying the bundle themselves when the weight of the water began to manifest itself.

Subsequently, the passing of the dividend let the price of the preferred drop to 50, and the wonder is that it did not go lower. The common sympathized and fell to 9 and 10. Meantime, the situation with respect to the bond interest was demonstrated as perfectly sound, but with respect to the market position of the bonds it went wrong, and it is likely that 65 would be as much as bonds would bring to-day, although holders have not yet accepted that price. It is an inexcusable situation.

Here is the position of a subscriber to-day, who underwrote \$1,000 and held on to all his securities:

Par value of subscription.	Cost.	To-day's value.
\$1,000 bonds	\$1,000	\$650.00
250 stock, preferred	Bonus.	125.00
250 stock, common	Bonus.	25.00
Total	\$1,000	\$800.00

There would consequently be a loss of 20 per cent. on the price of the underwriting to those who subscribed in good faith and carried the securities in the belief that they were all right.



THIS might be a small enough matter in itself had the subscription not been of a nature to induce subscribers to take a great deal more of the underwriting than they could pay for. The terms were made so easy: Only 20 per cent. down, and the banks were prepared to carry the rest—the very best banks, too, the banks of Montreal and Commerce. And the very best names were on the directorate. A think like that was a cinch. So everyone took good big slices, only having to pay up 20 per cent. of it. And the loss, to date, is 20 per cent.—that is, the amount of the first payment. This, in many instances, represented a very considerable proportion of many subscribers' savings, and not only 20 per cent. of these savings, as would have been the case had the subscribers expected to have to pay their full subscriptions.

What proportion of subscribers held on to all or most of their securities is impossible to say. From statements which were made at the time, the distribution of the entire underwriting in the different countries was as follows:

Canada	\$3,034,000
United States	2,536,000
Great Britain	1,930,000
Total	\$7,500,000

Good economics will not permit of drawing national lines in discussions of this nature. It is a poor argument which must be supported by national prejudice, because national prejudice stifles reason and is degrading to intelligence; but it might upon this occasion be permissible to say that Canadians showed their confidence in their asbestos areas, their financial institutions, and their prominent men on the directorate by taking nearly half the total underwriting. The United States only took one-third. Yet their capitalists were probably mainly responsible for the big amalgamation and for the overload of water sold mainly to Canadians, and their capitalists held control and became the syndicate managers.

The terms of the underwriting—\$7,500,000 bonds at par and a bonus of 25 per cent. preferred and 25 per cent. common—accounts for the complete issue of bonds and the \$1,875,000 preferred stock. But it only accounts for \$1,875,000 out of the total of \$3,125,000 common stock which was issued. Evidently there was \$6,250,000 common stock divided up somehow. Presumably most of it went to the United States, duty free; but I have been told—how true it is I know not—that a big bunch of it came back here at around \$30, and even more, per share.

However, the point now is: What are the pooled-

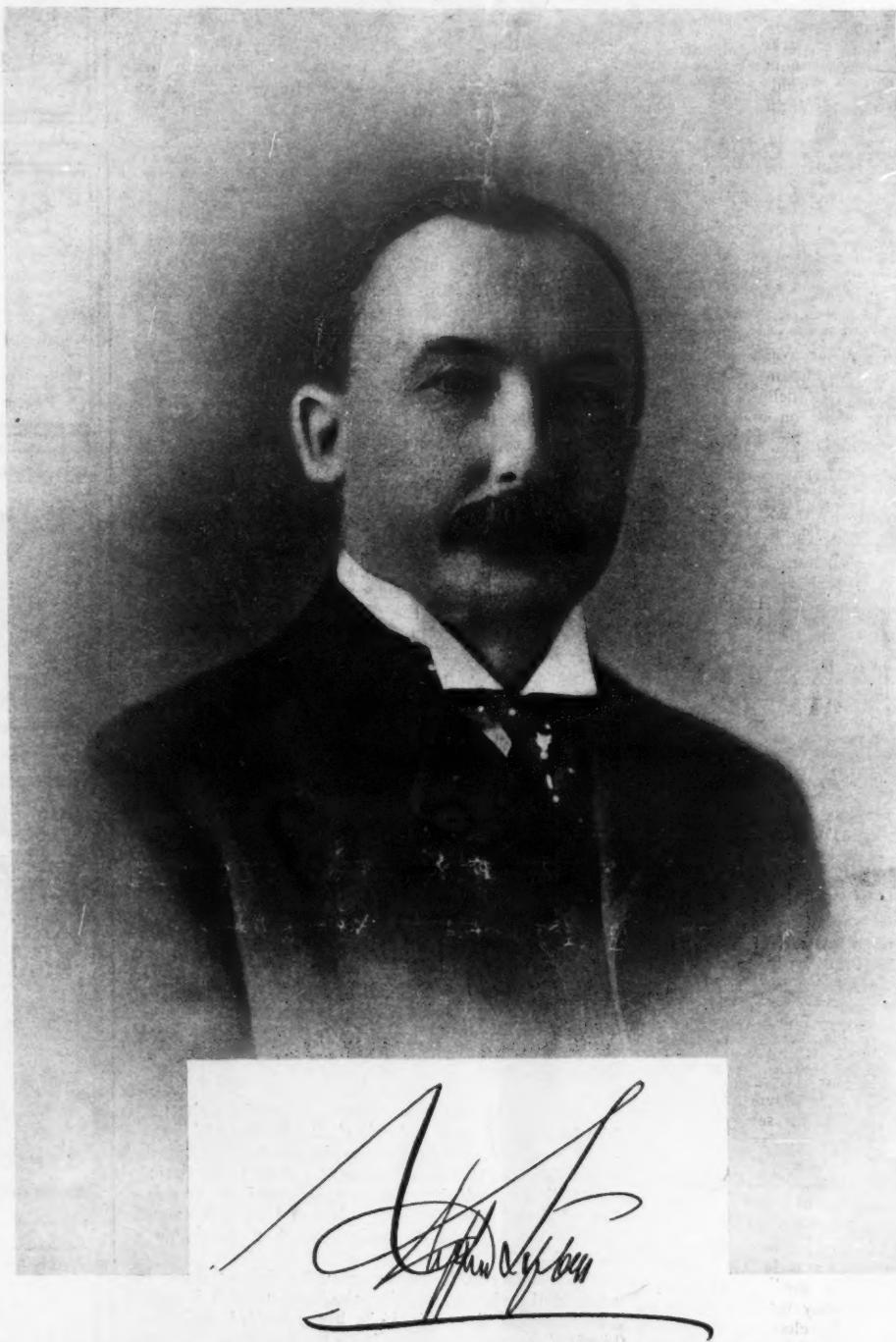
bond holders going to do to meet the situation. Including the recent 10 per cent. call, they have paid 50 per cent. of their underwriting. It is essential that at the end of this month, upon the dissolution of the pool, they will be asked to take up the balance. Will they, or can they, respond, and, if not, hadn't they better begin to do something?

So far as can be learned, Cramp, Mitchell & Shober were only able to dispose of \$500,000 to \$750,000 of the pooled-bonds last spring, and these, plus the withdrawn bonds, will amount to, approximately, one-half the total, leaving half still in the pool. The situation apparently is that the bonds so disposed of will be deducted, pro rata, from the pool, and the expenses of disposing of these

should be no difficulty in arranging with the brokers in Montreal and Toronto who acted for the syndicate managers at the time of the issue, to get together a number of the subscribers, large and small, and talk the matter over. It is, perhaps, a little late to lock the stable door after the horse has been stolen, but there are more horses yet in the stable and these may be saved by timely action.



FINANCIAL circles, inner and outer, are completely at a loss to account for the recent splurge and subsequent collapse in the stock of the Montreal Light, Heat



OTTAWA MILLIONAIRES: CLIFFORD SIFTON.

Through his unusual business capacity, Clifford Sifton has "piled" up a large fortune, the extent of his wealth being known, it is said, only to himself and his private secretary. The latter is a woman, and she won't tell. Mr. Sifton scorns the automobile for his own use, but takes keen delight in sculling a heavy rowboat on vacation days. Mr. Sifton is the subject this week in the "Millionaire Men of Ottawa" series on page 23.

bonds will be distributed, pro rata, over the entire issue. No one knows what the expenses will be, nor have the syndicate managers been bound in the matter by their agreement with the subscribers. In fact, the subscribers came as near to signing their heads away as they well could.



THAT a crowd of people, representing millions of money, could place themselves in the position of the subscribers to these securities, can only be explained by the weakness of human nature and by the recommendation which the proposition received from the presence of the names of some of the most prominent and highly respected business men and financiers on the list of directors and by the association of two of our best banks and the character their willingness to finance the proposition gave to it.

In spite of all this, and in spite of the fact that the asbestos industry is practically a monopoly, that it has a magnificent present and an enormous future; in spite also of the fact that the Amalgamated Asbestos Corporation owns the finest territory in the world, probably, and almost has a monopoly of a business in which Canada stands head and shoulders over the rest of the world; in spite, also, of the fact that this same company is showing earnings—based on first year's operations—of 30 per cent. or 35 per cent. in excess of the requirement for interest on bonds, the securities are going begging and the 5 per cent. bonds, save at a great sacrifice, cannot be sold.

Surely it must be possible to fix responsibility for such a condition of affairs and to do something to remedy it and put the asbestos industry right with those who have invested their money in it, whether Canadians or foreigners.

The suggestion is strongly urged upon the subscribers that they call a meeting and appoint a committee to look into the whole matter and ask a few questions. There

and Power Co. At the beginning of the activity in trading and the advance in price, the possibility that there was nothing of consequence behind the matter—other than manipulation and a possible advance in dividend—was discussed in these columns, and of late it begins to look as though such was not only the possibility but the probability. The conditions were all present for any strong and daring group to take advantage of them. The well-known reluctance of some of the directors of the Montreal Street Railway to accept the offer which was expected from the friends of the Canadian Light and Power had given rise to talk of likelihood of the directors taking some action to bring about a rival deal with the Montreal Light, Heat and Power Co. Consequently, any unusual market movement in the stock of the latter company would almost certainly be taken as a sign of the expected action, and people would rush in and buy for a rise.

A well informed capitalist informed us at the time that he did not think there was anything behind the movement at its inception save manipulation, but that it would not be surprising if something in the nature of a proposal grew out of the situation shortly after. As we now know proposals were afterwards made, and the committees from the directors of each company considered the matter and a letter was issued to Street Railway shareholders. This letter, though giving Power a splendid position in the deal, no sooner appeared than the market for Power collapsed. It is a little difficult to see why the result should have been so immediate and so decisive, unless for the reason that the public had been inspired with expectation of some startling action on the part of the Street Railway directorate and upon the appearance of the circular it was found that their proposed action was in no way different than that which had been discussed on the street for days.

Most of the buying came through a well-known firm of Stock Exchange brokers, which firm might or might not be able to explain the cause. Throughout the movement, there were indications that the stock was being

dealt in in blocks of such proportions as to almost exclude participation by the general public. At the same time, large numbers of sales of smaller lots took place, so that the public may even now be carrying considerable quantities of stock at high prices. The top was a little above 160 and the present price is a little above 140.

There is but little talk of mergers, just now, and it is understood that even the 8 per cent. which is expected within the present fiscal year will not be paid during the present calendar year at any rate, so that there is nothing special at the moment to support the market, so far as can be seen.

The street is wondering if the big people who took part in the deal—whoever they were—were able to get rid of their bundle at an advantage, or if they are carrying some of it yet. The quick slump which followed the appearance of the circular would indicate that they dumped a considerable quantity overboard, feeling, perhaps, that the quicker they could get away the better would be their position. In the course of time, the public will learn to avoid jumping in and relieving anxious sellers of their load at figures not justified by dividends in the hope of being able to pass the stock on to some other unfortunate at a profit before the reaction comes.



THE effects of a tax upon insurance companies is illustrated in what took place in a thriving town which happens to be located in the province of Quebec. The Underwriters' Association wrote the council of the town that on account of the council collecting a business tax from the insurance companies the rates would be raised to recoup the companies. This threat was made a year ago and at the time it did not appear to be the intention of the council to continue the tax, which is 15 per cent. When the time came, the insurance companies were included with others. The Underwriters' Association again put up a kick. They were told that the taxes could not be rebated, and would have to be paid this year, but they might rest assured that no tax would be levied another year. The majority of the companies paid under this assurance.

There is nothing exceptional in any of the above. There is a wrong way and a right way of levying taxes, just as there is a wrong and a right way of transacting any other business. Strange enough to say, however, very few business men realize this. They do not see much question of wrong or right involved in the matter of taxation. They seem to regard any or all property as fit subject for taxation. They do not object to a business tax, always provided that it is on some other business than their own, and in their hearts they probably think it is quite fair even if it hits them also. A succession tax seems to them more or less right—in fact, if they object to a tax at all it is generally on a question of assessment and seldom on a question of principle.

Taxation is frequently coupled with death as one of the few things which none can avoid. It might also be coupled with it as one of the few things people understand. The fact is that the way in which taxes are now mainly, though not altogether, levied has shown itself to be quite impractical. There is, however, a way in which they might be levied without causing any trouble, and that way, of course, is the only practical way, and will eventually be adopted.

We have the Underwriters' Association writing the Council that if it places a business tax on the insurance concerns, up will go the cost of insurance. Of course it will—it cannot be helped. Taxes are a cost of production, and that's all there is to it. Whether the taxes are levied on a business, on buildings, on machinery, on incomes or on the reward of the exercise of industry of whatever nature, they are wrong and impractical. When the poor man rejoices at the thought that the big, wealthy industry has been taxed, he is but digging the pit for himself. The big industry, like all other industry, enters in its books the amount of tax it has paid, and this automatically becomes a cost of production, and must be paid by the poor man or by the other purchasers of the goods turned out by the industry. The cost of production being greater, the less will be the consumption; so that all such taxes tend to lessen industrial activity and to drive people to locations where the burdens were lighter. Such methods of levying taxes should be opposed by every man who has the success of his business and the progress of the country at heart.

We are to-day making more rapid progress towards a right method of raising public revenue than could have been hoped for only a dozen years ago or so. We are beginning to regard natural resources as a revenue basis. When the stumpage charges expired in the province of Quebec the other day, the new charges were advanced enormously for the coming ten years. When they next expire, they will be again largely increased, and it is just possible that instead of being a fixture for the succeeding ten-year period, they may be adjusted on something of the nature of a sliding scale—who can tell?

Thus is being put into effect a method of raising revenue which does not increase the price of the product, which does not interfere with the activities of industry, which is not unjust and which is not objected to. It is of the nature of a business transaction. The Government, rightly regarding itself as a guardian of the public trust, is simply acting, in the case mentioned, as a judicious manager should act. It could have sold these timber lands as it has sold many gifts of nature—such as timber lands, waterfalls, etc.—but the time came when it recognized that the sale was injudicious and indefensible. Not only did the people chafe under the alienation of the public lands to the hands of private owners, but the very requirements for governmental revenue urged the judicious course. So a charge was levied on the timber taken out—so much per foot. Lumbermen were thus all treated alike and the Government retained possession. The next step was to make this charge more closely approximate the actual value of the raw product so that the Government might be obtaining a proper price. Hence the increase in stumping dues, and hence the possibility that, inasmuch as the current value of the standing timber advances very considerably in less than ten years, the Government will yet make a sliding scale which will cause its revenue to increase as quickly as the value of the raw product advances instead of having to wait till the close of the ten-year period to derive this just advantage.

Economist

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In order to prevent corporations, firms, and individuals from borrowing to the extent of their credit in their own cities, then going elsewhere and doing the same, the controller of the currency, L. O. Murray, has decided upon the establishment of a central credit bureau in Washington, where will be credited all such borrowings from national banks.



Several bankers and others have sent in copies of a booklet referring to the New Iron and Steel Company, containing with it an invitation to enter into the underwriting of bonds of this company. The point that has caught the attention of those who have received these booklets is that the individuals are asked to underwrite instead of this being done through financial firms, as per the usual custom. Another very out of the way feature that appears in connection with the distribution of these booklets and accompanying letters is that a cheque for the sum of fifty dollars is forwarded to each individual. This sum he is to apply when he makes application for his bonds, and the sum represents his commission for disposing of the bonds which he thus "underwrites."

This is of course a very unusual method of procedure, and I believe it to be as much as anything else a bit of spectacularism—more an advertising dodge than anything else. As for the merits of the New Iron and Steel Company, Limited, this is intended to be a re-opening of the old Northern Iron Works plant in the town of Collingwood under a total capitalization of \$2,500,000, of which \$1,000,000 will be a bond issue. I am informed by promoters of the enterprise that interests behind the company are paying cash for the installation of two furnaces in connection with the Bessemer process, which purports to reduce iron ore to metal without melting, producing wrought iron direct. They recoup themselves by means of the bonds.

I am in receipt of a letter from a subscriber who makes a somewhat critical analysis of this proposal. This correspondent says that apparently the New Steel and Iron Co., Limited, proposes to take over the Northern Iron and Steel Works of Collingwood, which some time ago was sold at about \$55,000 at mortgage sale. "What I wish to draw your attention to is the valuation of plants, mines and properties, \$2,100,000, which has been bought for \$55,000 or \$60,000 at the outside. The issue of bonds is \$1,000,000, bonds issued held to provide for future expenses, \$400,000. Their capital stock is \$1,500,000. You will observe that there is \$700,000 fully paid up stock in the hands of the trustee that is available for sale, required for extension of the company's plant. From this you will observe that they have taken \$800,000 stock and \$600,000 of bonds and they have the impudence to ask the public to subscribe for bonds to the amount of \$250,000 for the purpose of putting this plant in shape," writes the correspondent.

He goes on to say that the promoters do not say what has been done with the \$600,000 worth of bonds or the \$800,000 in stock, and as to the estimate of profit of \$249,000 based on an estimated production of 200 tons per day, the writer states that he does not think the plant has run more than ten days in its career. I submitted a copy of this critical letter to Mr. James R. Roaf, the lawyer who had to do with placing the matter before the public. In reply Mr. Roaf intimates that in all probability the company will not go ahead as contemplated, because it cannot secure the harbor accommodation at Collingwood with access to deep water, as expected. Mr. Roaf is therefore returning all underwritten subscriptions as his clients, he says, feel that these subscriptions were made on the understanding that the company would collieries at Collingwood. Mr. Roaf points out also that the Northern plant cost \$380,000 to build and it would take \$250,000 more to provide the plant. Mr. Roaf says the assets as a going concern would represent over \$800,000, with the iron properties valued at \$700,000 more. Mr. Roaf gives other figures which will not now be gone into, as he states that if the company cannot secure deep water facilities at Collingwood that the enterprise will be conducted simply as a local rolling mill.

Toronto, Oct. 4, 1910.

Editor Gold and Dross:

Will you please let me know something about old age annuities now being issued by the Dominion Government, and I would also like to know something of the standing and reliability of C. D. Sheldon, broker, of Montreal, as I am thinking of placing some funds with him for investment?

H. F. J.

The Government annuities system has been fully described in the columns of this paper. It is one of the few safe and reliable forms of investment that I am enabled to speak a good word for occasionally. For all particulars write to S. T. Basdeo, Ottawa, who will inform you fully and of course without charge as to the annuities branch of the Government. As to the other matter—Sheldon—I look on that gentleman's programme as being a gamble pure and simple, and one I would advise you to have nothing to do with.

Woodstock, Ont., Sept., 22, 1910.

Editor Gold and Dross:

I hold several shares in the Philippine Plantation Co., and would like you to give me any information you can concerning the above company. Are they any good?

G. E. C.

I don't know the concern, and I am glad of it. I think I am familiar with the type and if you heed advice, alderstep the company.

E. J. B., Port Arthur, has been favored with a flood of Doyle Consolidated Mines literature. The manager appears to be very jubilant over the result of assays made, which show that the properties in Montezuma, Colo., contain gold, iron and silica.

They may or they may not, but whether they do or not, my advice to you would be to shove your little pile of dollars every week or so into the savings bank, because I don't think Doyle Consolidated would be a nice thing for you to get into at all.

The Board of Trade meeting at Saskatoon recently discussed an advertisement of the Saskatoon, Sask., Land Corporation, Ltd., of Toronto, which embodied misleading statements of Saskatoon conditions, and offered to supply an illustrated book issued by the Saskatoon Board of Trade. The advertisement deals with lots in a subdivision about three miles from the city, which is stated as of easy access to the centre of the city.

The board objected to being made a catspaw. An order for another thousand books, received from the corporation, was declined, and the board refused a further supply.

F. P. M., Toronto. I may be all wrong about it, but on general principles I would turn over many times before coming to a conclusion on a proposition such as Spar

A Warning to Those Who Have Sheldonitis.

"Suckers" in and around Putnam, Connecticut, woke up the other morning to find that the "blind pool" run by Ernest M. Arnold, which had paid them fat profits for a brief period, had gone up in smoke, and their combined capital, to the extent of over \$600,000, had vanished. The victims learned the facts when a petition in bankruptcy was filed against Arnold in the U.S. District Court.

The smash of the blind pool has stirred the country deeply, and it is hinted that the final losses may be three times the sum now estimated. The method was the same as that adopted by most manipulators of "blind pools": the man who sat in the office took in the money of the credulous, and paid a proportion of it out again in the form of "dividends" to the participants. A few real losses, either on the market or through bucket-shops, wiped him out completely and another "blind pool" reached its logical conclusion.

Products Company, for the simple reason that although the officers say profits have increased 200 per cent. and sales 1,600 per cent., they are still clamoring for money for shares. The literature you send me, while it is straight and to the point, does not in any instance cite just how many boxes of stuff the company has sold in any one day, week or month, and the best picture on their sheet—that of the modern-looking factory, isn't yet erected, it appears. For all I know to the contrary, this company may be making good money and may be in a position to make much more for shareholders, but I would want some proof of it in actual figures before I put money into shares.

Lincoln Stock & Bond Co., of Montreal, is going to pull off a screamer. In a circular letter mailed to many persons, and under the caption of "Important," this company has the following:

A deal has been pending that is ten times as big as the biggest thing we have ever been identified with before. We are expecting hourly to receive advices that the deal is closed. This transaction will benefit the California oil industry in general, and the Premier Oil Company in particular. We therefore advise you to buy Premier—to buy quickly and as heavily as you possibly can.

Naturally, whatever is here so mysteriously hinted at must be something quite large. Possibly Rockefeller is en route to take over Premier. However, in this form of "guess" investment, it does not do to go probing too deep after real facts.

A.R.W., Toronto. Kindly send in your name and address to receive a reply to your two queries dated Sept. 24.

P. C., Toronto. The Tournie, Old Indian, Goldfields, Searchlight, Larder Lake proposition will possibly get still another new name tacked onto it in the future. I think you'd have a much better chance to see your money return to you if you bought lots in Watrous, Sask. Although I am not advising you to do so, for the reason that if prosperity continues you may make money, whereas if a depression comes along, you may be landed high and dry. That's the real position, which commonly people selling land do not dwell on.

Old firm of A. L. Wisner & Co., of New York, bobs up again in recollection, with an unpleasant incident attached, as per usual O. J. B., Yearsley, says W. J. R., of Fort William, was the Toronto agent for Wisner at the time when W. J. R. did a little "investing" in some gold and oil stocks, namely, California Monarch Oil and Empire Gold, also Black Oak Gold Mining Company. The writer gave up \$130 for the lot and began to price houses on Comfort Avenue because he immediately began to receive nice little dividend cheques from the gold and oil concerns.

Then dividends ceased. The two first companies became the Amalgamated Mining and Oil Company. Wondering how the pets were doing, W. J. R. wrote to New York and found the firm was in the hands of a receiver. W. J. R. sent a communication to the receiver, and the latter suggested he should send on seven dollars in real money and buy a receiver's certificate, valued by him at \$100. W. J. R. is quite aware of the fact that he has been a sucker. He didn't buy the certificate, so he lost only \$130, instead of \$100 more. The experience ought to be worth that sum to him, in my opinion. I don't know of any process by which you may get your money back.

A Guelph banker forwards me a typewritten sheet sent him by the celebrated and only C. D. Sheldon of Montreal—the blind pool prestidigitator—in which Sheldon makes two statements that may be quoted. Here is the first:

"I do not wait for a stock to go up 5 or 10 points, but take small profits, and in this way I am able to make quicker returns and do business with a maximum of safety."

That is to say, C. D., according to his own claim, has adopted the plan of scalping the market, as it is called. The man who does this, if he has unlimited capital and hits it right, may possibly pile up small profits. As a rule he quits scalping soon after he starts. Here is Sheldon's second claim:

"It may interest you to know what profits I have actually paid the last few months, which are as follows." Then they follow, fifty per cent. in March, twenty per cent. in April, forty-three per cent. next month, forty per cent. next month, and thirty per cent. June to July.

That's certainly going some, for a scalper. But that isn't all Sheldon makes—according to his claim. Not only has he made fifty per cent. for March, but before he pays out that fifty per cent. he has deducted, he says, twenty per cent. for himself.

Seventy per cent. for a scalper is some beans. It looks as if Sheldon were the real and only original. Step inside.

Winnipeg, Oct. 2, 1910.

Editor, Gold and Dross:

Can you give me any information regarding the Berna Motor and Taxicab Co. formed in Toronto about eighteen months ago, and the address of the company if still in existence?

D. S. S.

Apply to Taxicabs Limited, Toronto, for information.

W. R. P. la P., Toronto, put \$3,000 in 1907 into the Imperial Electric Motor Co., Ltd., which was born in the Confederation Life Building, and he now betrays the somewhat human weakness of wishing to get some idea from somewhere as to whether he is linked to a live proposition or a dead one. He understands there is no immediate prospect of the company going on.

Which view appears to be correct, I put it up to E. C. Hill, who sent out the original optimistic circulars about this company, and in reply I am informed that the shareholder may secure information by writing to Mr. Hill or by addressing H. Waddington, No. 86 King street east, Toronto. I hope the news will be cheerful.

A. S. R., Guelph: If I were you I would not buy land from the Monterey Security Company.

J. McD., Mountain Gore, Ont.: I have made reports about the Hanson property on numerous occasions, and if you will look back over Gold and Dross you will find a number of references to this concern. One of the officials informed me some time since that a shipment of ore was being made, but I have never heard where it went to, or how much it ran, or how much it netted, and I would very much like to get the information.

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RESERVE FUND - - - \$5,000,000
TOTAL ASSETS, \$61,000,000

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That's the mortifying position in which the traveller places himself who goes travelling abroad without safeguarding his money. Expenses have to be met at every point, making ready money, a prime necessity. To carry large sums of cash leaves the traveller open to criminal attack and the assiduous attentions of pocket operators. But let the traveller be wise enough to provide against such contingencies by supplying himself with CANADIAN EXPRESS CO.'S TRAVELLERS' CHEQUES and he may enjoy himself to the full, free from distracting thoughts or money losses. These cheques are negotiable everywhere, self-identifying and the exact amount payable is printed on the face of each cheque.

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On November 1st, this year, instalments of Canadian Northern Railway Company Equipment Bonds fall due.

We are prepared to retire these shortly-to-mature securities and to extend the investment by substituting Equipment Bonds of a later series running for a longer period of time.

Equipment Bonds hold a record for security unsurpassed by any other form of railroad obligation.

We are also prepared to submit a selected list of the different classes of conservative bonds and shall be pleased to aid you in investing in securities best suited to your particular requirements.

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MONTREAL FINANCIAL

DIRECTOR OF HOCHELAGA BANK BECOMES NEW PRESIDENT.

Montreal, Oct. 13, 1910.

The Bank of Hochelaga has a new president who is in many respects about as different to the former president as could well be imagined. He is active and in touch with everything that is going on, and his recent action, in losing no time in taking Henri Bourassa's paper to task for foolishness in trying to introduce the race-ry into matters of finance, won for him the respect and good-will, not only of his French-Canadian, but of his English-Canadian business compatriots. The Hon. J. D. Rolland (Jean Damien) has for many years been known to the English-speaking portion of the Province of Quebec almost as well as to the French speaking, and throughout Canada he has for long been one of the best known French-Canadian business men. The reason for this is not hard to find. He has joined in the business activities of his fellow citizens of English origin, and has taken part in their business organizations; he has travelled through their territory, learned their language, and sold them goods in competition with manufacturers located near their own doors. And he sold them good goods, it is said.

When the late F. X. St. Charles, for many years president of the Bank of Hochelaga, died a few weeks ago, not a little discussion went on in circles, not usually greatly interested in the bank's affairs, and the feeling was that the appointment of the Hon. Mr. Rolland would be of enormous assistance to the bank, particularly in its effort to extend its business and its branches beyond the borders of the Province of Quebec. Events during the coming years will probably show the wisdom of the choice. Mr. Rolland had long been a director of the bank, and his experience in its affairs and his connections with many other

man who likes an active and somewhat strenuous life, or it may be that they like a good "mixer," or it may be that the qualities or the aims which inspire Mr. Rolland are the kind that appeal to them—at any rate, Rolland, with them, is popular.

As I was saying, there is quite a contrast between the active Rolland and the deliberate F. X. St. Charles, who re-precided him in the presidency of the Bank of Hochelaga. St. Charles was a man of sterling character, too, in his own way. He was as near an approach to the Puritan type, in many respects, as his church affords, and he took the strangest prejudices imaginable to people who did not see matters in the same light as he did.

F. X. St. Charles was wrapped up in his church—the Catholic Church. He was known to favor his co-religionists to a degree, and he seemed to favor them in relation to their religious zeal. It is only natural that there were found those who took advantage of his strong feelings in this direction. He used to go to church each morning after going to the bank, and it is said that he showed a strong preference to accommodate those whom he found doing likewise.

Upon an occasion, a young lady presented herself before banking hours at the paying teller's wicket with a cheque. The President, who used to fairly live in the bank, saw her waiting and asked what she wanted. Upon being told, the president informed her that the bank would not be open for a quarter or half an hour—he instructed her to go over to the Notre Dame Church and spend the interval in prayer.

He had a horror, apparently, of men who drank or who wore diamonds or jewelry—in which perhaps he showed some discrimination. It was a fortunate customer who obtained a loan while having the smell of liquor, or its substitute.

cloves, on his breath. The old president would manage to get a sniff of his breath somehow, and if its specific gravity was in doubt the loan was all off. If in addition to liquor, the would-be borrower displayed jewelry, he received absolutely no consideration.

The Bank of Hochelaga was the very life of F. X. St. Charles, just as the Church was his very soul. In his position as president he was an absolute autocrat. He would not even stop at anathematizing the staff from top to bottom to their faces, but would deal out a liberal proportion to the board of directors. It was understood, however, that "everything went," and those who were not too seriously inclined derived no small amusement from it all. On the whole the old man guided the bank wisely and made it a prominent institution.

Printing Bureau Makes Money.

THE most valuable business in the United States is transacted annually in the Bureau of Engraving and Printing of the United States Government. Last year, the business done by this concern amounted to \$1,956,000-433. The cost of doing this work approximated \$4,500,000. Included in this total is the face value of all United States notes, bonds, and national currency, internal revenue stamps, customs stamps, postage stamps, and silver certificates, and postal cards for the Philippine Islands printed last year.

As a money-making concern, viewed in one aspect, the Bureau of Engraving and Printing is a marvel. Of course, the demand for its product is based upon Federal statutes wholly outside the purview of the bureau itself. The profit comes from the internal revenue stamps, which represent value received from some one else. Likewise, postage stamps are so much "velvet" for the Government, minus only the cost of their printing, distribution, and sale. Some internal revenue stamps representing about 1-86 of the total production of such stamps, customs stamps, and checks and drafts printed by the bureau have no face value at all. These are printed, therefore, at their cost price, but they represent only a small share of the actual work done in the bureau.

Incidentally, the great presses of the Bureau of Engraving and Printing which do the note, bond, and stamp work of the Government, probably travel farther than any known physical agency in the United States. During the last year, they ran off 252,710,864 sheets, containing either notes or national bank currency, bonds, postal cards, and all kinds of stamps. The note sheets represented several bills each, while the stamps are usually printed in lots of one hundred to a sheet. The number of impressions and their face value made on the presses of the Bureau of Engraving and Printing in the last fiscal year are as follows:

Sheets.	Classes.	Face value.
73,454,182	U.S. notes, bonds, and national currency.	\$1,454,339,080
86,696,010	Internal revenue stamps	331,440,548
1,017,252	Internal revenue stamps	(no value)
345,000	Customs stamps	(no value)
89,714,620	Postage stamps	165,364,771
407,541	Silver certificates and postal cards.	4,856,034
2,076,469	Philippine Islands	(no value)
	Checks, drafts, etc.	(no value)
252,710,864	Total	\$1,956,000,433

The cost for doing this printing work per thousand sheets is set forth in the annual report of the director, J. E. Ralph. The cost of United States currency, no matter what the face denomination, is \$35.242 per one thousand sheets; of United States bonds, \$71.733; of internal revenue stamps, surface printed, \$1.996; internal revenue stamps, plate printed, \$17.421; customs stamps, \$17.963; checks, drafts, etc., \$40.127.

During the last fiscal year the director saved to the Government a total of \$172,967.29 in the cost of work delivered in the fiscal year 1910, as compared with the same work in the fiscal year 1908, on which the estimates for 1910 were based. Over 1909, the reduction was \$121,723.30. These figures indicate gratifying results in the direction of economy, and it is confidently expected that plans in contemplation for further improvement of the service will show an additional saving in the next fiscal year.—New York Post.

Sir William Van Horne's Cuba Railroad shows a big gain for the months of July and August, the surplus being \$129,589 against \$30,120 for the same period last year, an increase of \$99,469.

Bank of Montreal

(Established 1817.)

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL (all paid up) \$14,400,000.00
RESERVE FUND 12,000,000.00
UNDIVIDED PROFITS 858,311.08

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R. B. ANGUS, President.

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INCORPORATED 1889.

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RESERVE AND UNDIVIDED PROFITS \$5,928,000
TOTAL ASSETS \$72,000,000

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Vice-President: JONATHAN HODGSON, Esq.
General Manager: E. F. HEBDEN

Paid-up Capital \$6,000,000
Reserve Fund and Undivided Profits 4,602,157
Deposits (Nov. 30) 49,471,594
Assets 66,800,510

151 BRANCHES IN CANADA

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

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CAPITAL PAID UP \$1,000,000.00
RESERVE FUND AND UNDIVIDED PROFITS 1,307,809.25

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S. J. Moore, President. D. E. Thomson, K.C., Vice-President.

Sir William Mortimer Clark, K.C. Thomas Bradshaw. John Firstbrook. James Rylie.

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Investment Trust Company, Limited
MONTREAL

His life, however, has not been completely bound up in business. Like many of his French-Canadian compatriots, he had a liking for public and even political life, and he has at different times sought and received the support of the people at the polls, both for civic and provincial honors. For fourteen years he was a member of the Hochelaga town council, and he served the City of Montreal in like capacity, and also as Mayor. He was also for several years chairman of the Finance Committee of the Montreal City Council, in which capacity he learned much of the ways of finance in general, and of finance as understood by a city council, all of which knowledge it is well to be possessed of. In 1896 he was appointed to the Legislative Council.

Mr. Rolland has also taken much interest in the less active and strenuous walks of life. He is, or was, president of Le Cercle de la Librairie Franco Canadien and he is at present one of the governors of Laval University. He was one of the founders of the Societe de Colonisation et de Repatriement de Montreal as well as president of the Northern Colonization Railway Co. and director of L'Assomption d'Administration Generale, besides being a director of the Manufacturers' Life Insurance Co.

It may be that the people of English origin like a

IMPERIAL BANK OF CANADA

DIVIDEND NO. 81.

NOTICE IS HEREBY GIVEN that a Dividend at the rate of Eleven per cent. (11 p.c.) per annum upon the paid-up Capital Stock of this Institution has been declared for the three months ending 31st October, 1910, and that the same will be payable at the Head Office and Branches on and after Tuesday, the 1st day of November next.

The Transfer Books will be closed from the 17th to 31st of October, 1910, both days inclusive.

By order of the Board.

D. R. WILKIE,
General Manager.
Toronto, 21st September, 1910.

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MUNICIPAL AND
CORPORATION
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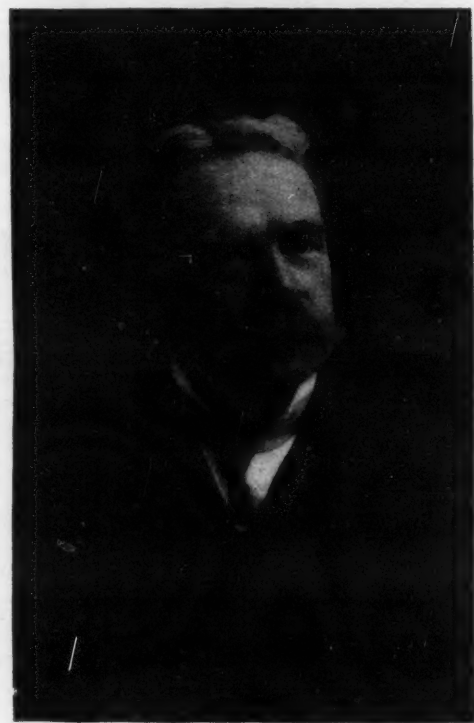
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TORONTO FINANCIAL
TWO SYSTEMS
TO COMPETE FOR THE
CITY'S ELECTRICAL BUSINESS.

TORONTO, OCTOBER 14, 1910.

WITH the formal inauguration at Berlin of the Hydro-Electric Power Commission service to the municipalities, the time is so much the nearer the auspicious moment when the city of Toronto and the Toronto Electric Light Company will lock horns in a struggle to secure the cream of Toronto's business in the way of supplying electricity for store lighting, residence lighting and power to manufacturing. The word struggle is used advisedly, for it would appear that the Corporation and the Electric Light Company cannot work in harmony together. It promises to be quite an interesting spectacle, with both parties to the controversy heralding victory to themselves in the long run, at the very outset. There is no getting away from one important fact in the situation: the business will go to whoever provides the best rate and the best service, and I don't believe there is an individual to-day who is actually competent to state with exact truth either that the city business will overwhelm the Light Company or that the Light Company will hold its own and show better business than the other plant at the end, say of two years.

As a going concern the Toronto Electric Light Company has felt the effect of the threatened competition even before the Hydro-Electric Light Stock transmission line carrying 110,000 volts has been carried into city territory. The quoted value of Toronto Electric Light shares has dropped from 135, a point which they touched a year ago, to the present price of around 112. It may be interesting to speculate whether, in the long run, the shares will once more overtop the 135 mark and get into the 150 class, or whether, on the other hand, the city competition will be so stiff and business-like that a price around 110 will come to be considered the normal level for this stock. One



J. J. WRIGHT,
Of the Toronto Electric Light Co.

would imagine that even if the city plant competition cut deep, that an eight per cent. stock couldn't dribble away much more of its value than would be represented by the 110 price. There are two sets of opinions as to the future. One, which is held by Toronto Electric Light leading shareholders, and what might be called the financial interests in more or less close touch with the company, appear to believe that the shares will be quoted higher. There are few dealing in this issue, but it is to be noted that when shares are offered at the present low price, they are quickly absorbed, and there is no more offered, as a general thing. That means that the stock is held as an investment security, and that shareholders in the main are not of the opinion that it is better to hold than to sell at the present market.

But, as was before stated, it's the rate and the service that will win out in the end, and irrespective of whether finally the municipal plant or the corporation is able to stand up and say "I told you so," the citizens of Toronto are going to benefit in cheaper rates. They will pay less for house lighting, for store lighting, and for power to run their factories than they have done heretofore. In general, the position would appear to be that the municipal plant will secure its power at a cheaper rate than the Toronto Electric Light Company pays under contract with the Electric Development Company, owned by one William Mackenzie. Besides that, the Toronto Electric Light Company has to pay out some \$400,000 a year for dividend payments. To that extent the city plant is advantaged at the outset. But the city must pay interest rates on money borrowed to finance its light and power service. Again, the Light Company must continue interest payment on its million dollars of bonds. One is not able to make a sum of all this, and to say that as a result the city plant is relieved from a certain total payment on account of taking power from the Beck system, for the reason that one cannot say precisely what its power will cost the city.

Able gentlemen who have given their services in the praiseworthy task of promoting the Hydro-Electric Commission, state that Toronto will pay for power very much less than the Toronto Electric Light Company can buy it for. On the other hand, the Light Company officials shake their fingers and reiterate what they have, often before stated, namely, that taking it the year round, Toronto will pay a pretty fair price for its

juice. They argue that as the city plant will be dependent entirely on the Commission for its current, that in certain months of the year peak-load conditions must govern the price per horse-power. The Toronto Electric Light Company uses purchased power generated at the Falls up to a point where on dark December days their peak-load runs up to maximum, between four and six o'clock of the afternoon. If they used the purchased power during the peak hours, it would run up their average, and their average power would cost them much more. Instead of doing this, they utilize their own steam plant during the dark months, and thus save money. It is contended that as the city distributing system won't include a steam plant, that they must go through peak-load period serving Commission power, and that consequently, as their payment to the Commission will be based partly on peak performance, that during certain months they will pay more for power than will the Toronto Electric Light Company. This may prove to be the case, or it may not. It is, however, the argument advanced by Toronto Electric Light interests. It looks as if the Light Company is in pretty fair shape for the fray. The company has some 18,000 users of light and power in Toronto, and the number is being added to daily. Again, it is a business which has been in operation for quite a few years now, and one would suppose that it would have its service smoothed down pretty near to the point of perfection.

Warfare between the city plant and the Toronto Electric Light Company may be protracted, or it may, after six months or a year, come down possibly to some kind of more or less harmonious agreement. If it does there will be no sentiment about the matter at all; it will be based on strictly business lines. A gentleman who has had in the past, and who will continue to have, a good deal to say in directing the working policies of the Toronto Electric Light Company next to the general manager, H. H. Macrae, exists in the person of J. J. Wright, second vice-president of the company. Mr. Wright began his electrical career with the Thompson-Houston Company in Philadelphia. About 1880 or a few years later he returned to Toronto and started a little arc light plant of his own on Yonge street. These were the days when arc lights were intensely new and were thought quite wonderful. People then had little idea that these lights would illuminate whole cities in the near future. The Toronto Electric Light Company was already plugging along in a small way then, having a little plant up on Sherbourne street. Another company in the field was the Canada Electric Light Company. These three concerns all got together, under the name of the Toronto Electric Light Company, and Mr. Wright was made superintendent, and a few months later was appointed manager. Mr. Wright has been instrumental in helping along the expansion of the company ever since then. He is a practical man and has a knowledge of conditions from the ground up.

It is somewhat a curious fact that the effect of the successful inauguration of the Whitney-Beck scheme at Berlin, instead of further depreciating the price of Light shares, has had the opposite effect. The quotation on Tuesday was a point better than that of the day before. Now, this opens a vista of imaginative possibilities. It already has raised the rumor that in the end the city and the Light Company will get together and split up the city business, or else that the city may actually take over the Light plant. There would appear to be a good deal of optimism in either view, from the standpoint of a shareholder of the Toronto Electric Light Company. One move made by the Beck people has not tended to popularize the system with certain residents of South Parkdale. People on Empress crescent became quite agitated last week when they found workmen preparing to run the 110,000 volt cable from the lake front at Jameson avenue to a tower to be planted at Jameson and Starr avenues, thence east to another tower at Dunn avenue and on again towards the Strachan avenue station. The cable, they said, would pass over their property, and Mr. W. Hodgins wrote to the Mayor a letter of protest. The immediate residents say the pole line will depreciate the value of their property, besides tending to interfere with the residential character of the district. The standpoint of the average man, however, is simply this, as it would appear: if the working out of the Whitney-Beck scheme results in cheaper power and light to the residents of the various municipalities, including Toronto, than would otherwise be the case, then all hail Whitney and Beck. Beyond doubt the Hydro-Electric system is going to result in cut rates right here in Toronto. The aim of the Toronto Electric Light Company will be to meet the rates put out by the city plant at the outset, after which those rates will most probably become standard.



HERBERT E. BURDIDGE.

Mr. Burdidge has resigned his position as assistant general manager of Harrod's Stores, Ltd., London, to take over the management of the Hudson's Bay Co. in Canada. He has had a valuable business training, is a thorough organizer and a hard worker.

Hon. Wm. Gibson, President. J. Turnbull, Vice-President and General Manager.
BANK OF HAMILTON
Head Office, Hamilton, Ont.
Capital Paid-Up \$ 2,500,000
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Total Assets 35,000,000

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C. D. Sheldon, Blind Pool Operator and Financial Wizard, has left for pastures new.

Sheldon's Montreal offices are closed, and his checks are dishonored by the banks. Clerks say that he will be back. But will he? The culmination of Saturday Night's campaign against this crazy, unbalanced proposal to get rich by gambling in a bucket shop.

(Special to The Toronto Saturday Night.)

Montreal, October 12, noon.—Charles D. Sheldon, the famous "blind pool" artist, has disappeared, and a special edition of The Herald, just out, announces that the office now is closed. Mrs. Sheldon cannot be found, either. The event has created as much excitement on the streets as did the beginning of the Boer war. Newsboys could not get enough papers, and purchasers mobbed them.

Sheldon went away Tuesday morning, presumably to New York, after challenging the local press, which has been baiting him for weeks past, to post a forfeit of \$10,000 and investigate his affairs. Up to the time Sheldon left, he was the same benign, suave, fatherly Sheldon, and now that he is absent his friends express the utmost confidence that he will return Thursday morning as stated by office clerks. On the street a moment ago a backer silenced a critic by posting \$200 that he would return.

Though knowing of Sheldon's absence, clients went to the office yesterday and deposited considerable sums with the clerks, who have locked the office doors, saying they could not stand the strain any longer. Of course there was a big run on the office all Tuesday, but no payments were possible

owing to the fact that before leaving Sheldon withdrew his account from the bank.

Many checks have since been presented, but no funds were there to meet them. It is said that Sheldon paid out over a million dollars during the past week or so. The most unfavorable signs are the withdrawal of his bank account, leaving nothing to pay outstanding checks.

The disappearance of Sheldon comes at a time when he is most needed. It is stated that bailiffs are in possession of his house, and his wife cannot be found. Talk of legal action being taken is heard. Some people say Sheldon's clients had \$3,000,000 invested.

—\$—\$—

CHARLES D. SHELDON, blind pool operator, whose dealings in Canada have run into the millions, has left for parts unknown.

Sheldon's offices in Montreal are closed and the checks issued by the house of Sheldon are being dishonored at the banks.

At Sheldon's offices the clerks stated that Sheldon will return; that he was in New York looking after his stock interests, and that he will pay what he owes.

Will he?

Many months ago Toronto Saturday Night, in a series of articles (for which a suit of libel was threatened, but which never materialized,) drew the attention of the people of Canada to this unbalanced get-rich-quick scheme; a plan which could have but one ultimate termination—disaster to those who were foolish enough to believe that every accepted business and financial law and usage could be turned upside down and inside out by this bucket-shop wizard.

The end has apparently come, as Saturday Night months ago predicted it would, and those who have lost their money as the result are not entitled to a great deal of sympathy.

Robbing Peter to pay Paul is, for a limited period, a profit-

able and easy business in any community where a fair percentage of the people are prepared to believe any gilt-edged lie so long as it is well told.

As to whether this man Sheldon is a knave or a fool or a curious intermingling of the two, it is at the moment impossible to say. He may have believed that he could upset all the rules of the game of finance, making quarters grow on bramble bushes and dollars roll up hill. It is not inconceivable.

On the other hand, Sheldon may have been wiser than we give him credit for. In any event he was far more prudent than any of his three thousand dupes, for they handed over many hundreds of thousands of dollars (three million dollars, it is said), while Sheldon never put up a cent of his own money, if he ever had any.

In the United States men have gone to jail before now for operating this blind pool game, and only the other day a man named Arnold made his appearance in the Connecticut bankruptcy courts, after losing his clients upwards of \$600,000 in the same fashion.

With Sheldon's checks being turned back to the holders at the banks with the usual explanation, "no funds," these much talked-of paper profits which we have heard about through H. G. Dodge, of Hamilton, and other Sheldon agents, will have gone up in smoke. But a man cannot forever pay profits out of principal, as Sheldon has been doing. It is too much to ask even of Sheldon, with all his "twenty years' experience in the stock market."

The losses resulting from the pricking of this financial bubble will naturally fall heaviest upon Montreal, where Sheldon has "had 'em going" for the past two years. However, the losses in Ontario will also be heavy.

The first Ontario agents to make any noise were a pair of young fellows named Laidlaw. These young men, who should have started life in a better business, operated in the smaller cities and towns, such as Hamilton, Guelph and Aylmer, doing a considerable trade, and it may be mentioned incidentally that some of their claims of profits were even more preposterous than were Sheldon's. For this canvassing Sheldon paid a commission, ranging, it is said, from five to ten per cent.

When Saturday Night took Sheldon and his game in hand the Laidlows disappeared from the list of Sheldon agents and in their place loomed H. G. Dodge, who describes himself as Ontario representative.

As a promoter of big returns, Dodge was easily able to out-Sheldon Sheldon. Dodge is what might be known as a cracker-jack. He could promise more and better returns on your money than any one since the days of the Franklin Syndicate and Miller, who, it will be remembered, served a term in Sing Sing for working the self-same game.

One hundred dollars rolled into nine hundred in a year is what Sheldon promised, but Dodge was able to do much better than that. He promised fourteen hundred dollars for one hundred in twelve months, and being such a promising promoter, he no doubt did a large and lucrative business.

In Toronto Sheldonitis was also prevalent. In this city, however, it appeared to strike into the clubs, and to-day many a club member is mourning the departure of this wizard of finance.

Anyone Short of C.P.R.?

In addressing shareholders at the recent annual meeting of the Canadian Pacific Railway, Sir Thomas Shaughnessy said: "At the meeting of the directors in August last it was decided to increase the dividend on the common stock to seven per cent. per annum, exclusive of the one per cent. paid from land revenue, making a total distribution of eight per cent. Your directors are aware of the feeling amongst the shareholders that, taking into account the income and financial position of the company, this is scarcely sufficient, and if last year's returns be taken as a basis, that feeling is not without reasonable foundation, but we must not lose sight of the fact that conditions may not always be so favorable, that



John A. Dix, of Washington County, New York, the Democratic candidate for the Governorship of New York State.

we may have lean years, and that in such a contingency a large cash reserve will be a source of convenience and strength."

Now that United States bankers have gone into the automobile business, with control of the General Motors Company in their hands and its securities to sell, there may be less denunciation of the automobile as the source of all economic evil, the cause of extravagance and the blight of the bond market. Anyhow, that market has been improving.

Notwithstanding the inroads of the spool manufactory, the supply of paper birch in the United States is believed by the Forest Service to be greater to-day than it was 200 years ago, and there is no visible sign of extinction.

Twin City earnings for the last nine days in September amounted to \$185,140, an increase over the same period last year of \$12,563.

INAUGURATION OF CHEAP POWER FOR THE PEOPLE

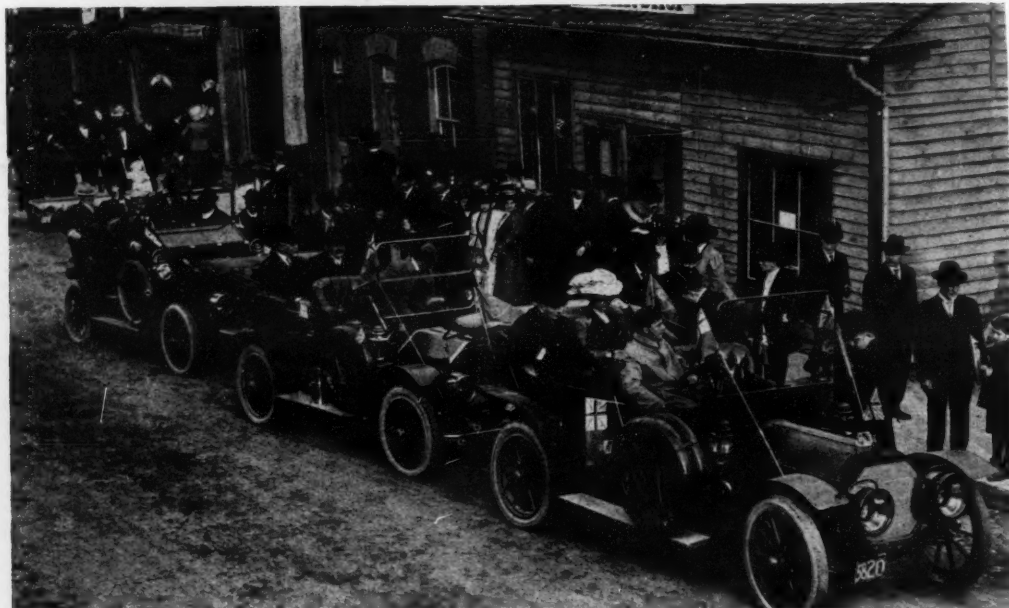


NIAGARA POWER INAUGURAL AT BERLIN, ONT.
Decorations on the main street of the town, with the motto of the Hydro-Electric Commission displayed.

WITH picturesque ceremony and in the presence of a very large number of people, Niagara power carried from the Falls over the transmission line of the Hydro-Electric Power Commission was switched into the wires at Berlin on Tuesday afternoon, an act that marks the consummation to date of the hopes and plans of the Commission aimed at supplying the principal municipalities of Ontario with "Peoples' Power at Cost."

Over five thousand persons assembled in the big Berlin skating rink to commemorate the occasion. The rink was artificially darkened after the people had gained entrance, and amidst the semi dark the auditors could observe Sir James Whitney and Hon. Adam Beck rise from their seats on the platform to meet another smaller figure. This was a young girl, Miss Rumbell, the daughter of a Berlin man. The young lady held extended in her hands a small cushion, on top of which was laid a wooden base with a push button on the top. Still in the dusky light, Sir James advanced towards this cushion. Then suddenly the Premier laid hold of the arm of Hon. Adam Beck, who stood beside him. The Premier gripped Mr. Beck's hand and firmly pressed the index finger of his colleague down on the button. Instantly the 110,000 volts, more or less, coming 100 miles away from the Falls over the peoples' line converted the shaded interior of the rink into a scene of almost blinding illumination. Hundreds of bulbs glowed instantly throughout the rink, while scores of banners set with electric lights added their effect. The little girl was also transformed. When the button was pressed that released the power, a tiara of electric light clusters on her head shot into brilliance. The many thousands of people in the rink fairly yelled at the dazzling result, and a real ovation was given the Premier, Hon. Adam Beck, the Minister of Power who has labored for years without remuneration to bring to a successful issue the plans formulated in his home town, Berlin, in 1902. These plans were to harness Niagara power for the benefit of the people of Ontario generally, and after many years of hard work, much scheming, and the overcoming of much adverse energy on the part of corporation interests, the project so far appears to have made good.

Special trains were run to Berlin for the occasion from Toronto, London, and other points. Besides Messrs. Whitney and Beck, J. L. Englehart was there, with F. H. McGuigan, contractor for the pole lines; Mayor Geary of Toronto, Mr. Speaker Crawford, Hon. Mackenzie King, Minister of Labor, and a great many other notable public



NIAGARA POWER INAUGURAL AT BERLIN, ONT.
The Ministerial party starting out to view the town. Sir James Whitney and Hon. Adam Beck are seen entering the first car, in which Hon. A. J. Matheson and Mrs. Beck are already seated. Hon. W. J. Hanna and Mr. Englehart, chairman of the Temiskaming R.R. Commission, are in the second car.

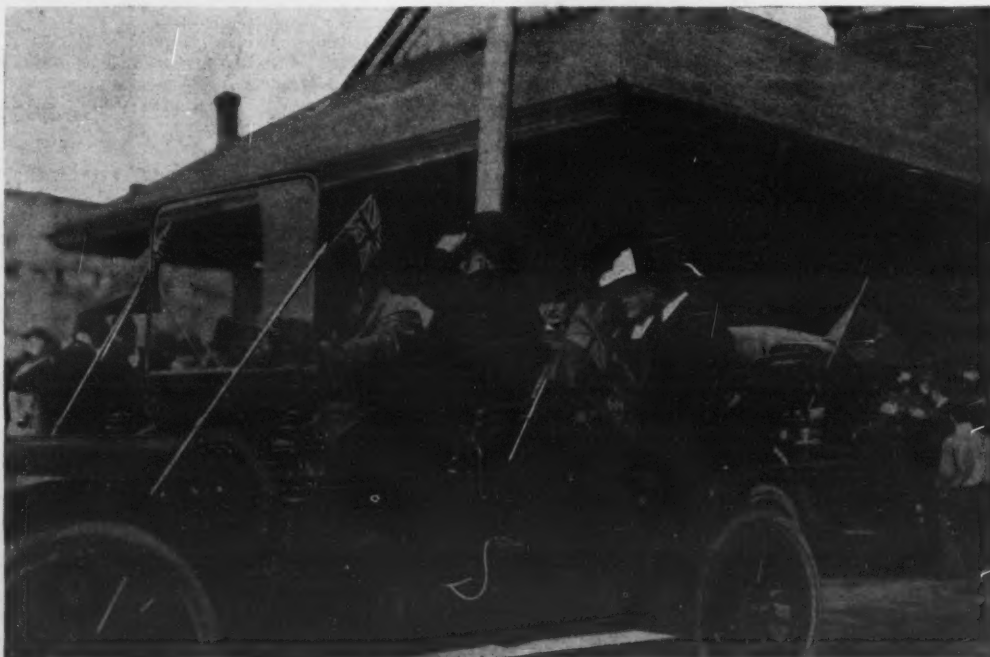
men. Berlin very properly takes to itself a good deal of credit for the whole performance. Hon. Adam Beck, as an electric sign told, is a native of that place, and it was in Berlin in 1902 that the various municipalities met to consider how the cheap power plan could be carried out. Mayor Hahn, of Berlin, took a prominent part in the ceremony in the rink, and afterwards at the banquet held in the town in the evening.

In his address Hon. Adam Beck, who might be called perhaps the bright particular star of the occasion in his home town, reiterated with emphasis that the Commission would be able to deliver cheap power to the municipalities at even a lower price per horse power than had been estimated at the beginning or in the course of the building of the transmission line. Mayor Geary spoke, endorsing public ownership and referring to the difficulties Toronto had had with the corporate power company in this city.

Mayor Hahn read the civic address to Sir James Whitney, and he presented also a beautifully illuminated address to Mr. Beck. Mr. Beck, in reply, eulogized Ontario's Premier, spoke kindly of Mr. Sothman, the chief engineer of the Commission, and swatted the enemies of cheap power. In referring to the loyalty of the staff, Mr. Beck said they had remained true despite terrible temptations.

In the course of his address, Sir James Whitney said that no government in British America ever took such risks in the interests of the people as had been done in this case. Sir James said that the Commission had been attacked, vilified and slandered. Large sums had been expended in a campaign in the press outside of Ontario, and everyone had been approached from the humblest man in the land right up to the Prime Minister of Great Britain, in the effort to destroy the power legislation and render it impossible for this wonderful new force to be used and employed by the people except on the terms laid down by individuals.

Sir James mentioned also that there were secret foes who had been fought at Ottawa, who had tried to induce the Ministers there to disallow the power legislation, but to no effect. Sir James said he might mention, on the contrary, that the Government had floated three loans during the height of this opposition, one of \$3,000,000, one of \$1,150,000, and a third of \$3,500,000, all of which had been taken up by the people of Ontario. The Premier also took the stand that the constitutional question of Ontario's right of legislation remained to be settled, as a result of the attacks made against the Commission, and he intimated that such steps would be taken that would make impossible in future the contention that within Ontario jurisdiction, the Legislature of the Province would be otherwise than supreme.



NIAGARA POWER INAUGURAL AT BERLIN, ONT.
Sir James Whitney, in front seat of motor car, bowing to crowd. In the rear seat are Hon. Adam Beck, Mrs. Beck and Hon. A. J. Matheson.

COMMENT ON COBALT

FOUR years ago the second growth maples in the bru were beginning to flash their danger signals to im-provident nature that the bright summer could not last forever when the word spread about Cobalt camp that a vein had been discovered on the Nipissing property which measured in feet and half as much again what the average vein measured in inches. I was the correspondent then of a New York paper, and I wired particulars: the different seams of Cobalt bloom and country rock and such other little details as would lend the story credit.

The telegraph service out of Cobalt in those days was bad, very bad; some said it was impossible, in fact, I have said so myself scores of times. The manager of the Nipissing telegraphed a code message about the same time, but his message reached New York in such a shape that no sense could be made of it. So it came that my report appeared on the streets of New York ere official intelligence of the big strike had been made. Brokers called on the Nipissing directors with my message asking confirmation, but could get none.

In due course the promoters came north, but when they got there they were just a day behind De la Mar, then president of the company. De la Mar had given orders that the find should be covered up, and he was away before the others arrived.

While W. L. Thompson and Mr. Stone, of Hayden, Stone & Co., New York, who put Nipissing on the market, could not see the big Cobalt showing, they could, a little to the east thereof see immense chunks of almost pure silver being fished out of a crack from two to three feet wide. This was vein 49, the real or unreal 49 whose false promises, together with judicious leaven, developed Canada's most spectacular mining boom, or I should say, stock-mining boom.

The alarm that the maple sapling set was being taken up by his uncles and his great-uncles and all nature glowed upon the northern hills while a sterling atmosphere lent ecstasy to life. On every train arriving at Cobalt were excited brokers from the south who came to learn the truth—and to see the veins that were then being uncovered on the Nipissing was to hasten to the telegraph office and wire for stock.

So was engendered the Cobalt boom which will forever rank as one of the most immoderate tilts into the realms of finance. Nipissing stock soared on the exchanges, and latent wild cats and other stocks sprang before the public view as a jack springs out of his box at the releasing of the spring. Silver Leaf mounted to forty cents, and Silver Queen to \$3. Foster shot to \$4, and McKinley-Darragh over \$3. Trethewey expanded to \$2.50 odd.

Those were days of intense excitement. To make money one had to join in the procession. I was handling thousands of dollars worth of stock, and I never kept a book. A friend and I occupied a shack, and we washed the dishes about once a week. It was an animal existence. We knew, at least I thought, and thinking correctly is knowing, the boom must break yet—when it did break it caught us all, except De la Mar. It is said that when Nipissing began to descend from \$34 he was not a stockholder.

It is a remarkable thing that the first symptom of the financial stringency that afterwards resulted in the panic of 1907 was the throwing down the option by the Guggenheims, which they held on Nipissing at \$25 per share. What the object of De la Mar was in refusing to let Thompson and Stone see the first find on the Nipissing I don't know. It is my idea that the first find was the extension of vein 49. The outcrop at the first find did not show any silver values and perhaps covering it up was an astute move. This would appear reasonable. Whether this find has ever been uncovered or not I don't know.

The rise of the first Cobalt boom gave many the taste for easy money (not hard to cultivate in the ordinary being), while its decline and fall left many promoters with large blocks of stock on their hands, and these men dreamed dreams and saw the general frenzy for Cobalt stocks return with the passing of the panic. But 1907 saw no boom notwithstanding the Cobalt liar stayed right on the job. In 1908 Crown Reserve made known its treasures and its stock rose from around 15 cents to about \$3 before the close of the year. This was an appreciation warranted by developments, but the holders of Beaver, Little Nipissing, Silver Leaf and the host of other untamed felines joined in the procession and made up with manipulation, lies and deceit for the real value which Crown Reserve alone held. It may be news to the public to know that in 1908 several attempts were made to sell Temiskaming, but that the property did not bear inspection, which clearly shows the manipulation which advanced this stock did not more recent history give more general proof.

The decline of the boom of 1908-9 found the insiders still in possession of the shares. Some few got out of Temiskaming and Beaver, but otherwise the inside on these and other like properties remained the same, who with a tenacity worthy of a better cause still hope and still struggle in their shameful campaign to unload on the public their more or less worthless paper.

In January and February last it will be remembered a campaign was set under way to advance Cobalt Lake. When the stock was about 18 cents I was told it was going higher and was advised to get in. I refused, and laughed at the idea. I was informed that the stock was to be put up, "it does not matter a damn if it is worth nothing." So the effort was made and the press began to tell of new riches and the move that the president was to make to advance the shares by buying in of the same under special legislation. I went after Cobalt Lake and the manipulations and the legislation in language easily understood. In fact, the whole scheme was fake from beginning to end.

Now the late move in Cobalts is of the nature of the move I have spoken about in Cobalt Lake. Those who held stocks, and by holding them kept up their market price, desired to turn their holdings into real money for the appearances, are that the apex of production has been reached, after which, becoming known, any effort to get the public in would be hopeless. So different pools have been formed to run up Cobalt stocks, and Temiskaming was chosen as a market leader. A bunch of ore was struck on the 400 foot level, which, if it reached the 500 foot level, might yield a gross revenue of \$200,000 on possibly ten cents per share. So the boosters and the "brokers" worked themselves into a frenzy and ran up Temiskaming. Tips were flying around everywhere, and the insiders bought more stock to give the thing a start. This is the situation at the present time. On the exchange those who were short have gone long; they have been advised to "cover and put it out higher."

People have been surprised at the decline in Chambers-Ferland to about 16 cents. It is strange, for instance, that this stock should sell from only one-half as much as Hargreaves with \$100,000 in liquid assets. The reason for this is that while the inside on Hargreaves have not ceased to support their stock, several large owners of Chambers-Ferland have been feeding their stock out to get real money for it.

Now, the day will come when the boosters will boost no more, and I think this is the final effort. Who is putting the money into this move I don't know; wherever it is coming from, the men who are putting it up must believe firmly in their lucky star.

In writing on the subject of Cobalt production and criticizing the statement that the falling off of shipments was due to the increased amount of ore shipped, etc., I stated that the production of bullion was from the slimes chiefly. This was true at one time, but not true to-day. The O'Brien, per the cyanide process, is extracting silver from low grade ore; so is the Nova Scotia. However, the bullion shipments for the year to date are about \$300,000, and one-third more will give \$400,000 for the year. But in the mining industry editions of the Cobalt Nugget recently issued, a very worthy production which must prove interesting reading to any one interested in Cobalt camp or mining generally, and instructive, if taken with a grain of salt, as all advertising must be taken, I find an estimate of the camps' production for the first six months of the current year in the following table:

	Tonnage.	Value.
1904	158.56	\$136,217
1905	2,336.01	1,485,570
1906	5,836.59	3,573,908
1907	14,851.34	6,155,391
1908	25,362.10	9,133,378
1909	29,942.39	12,356,442
1910 (six months)	14,845.02	5,297,704
	93,330.60	\$38,138,610

To explain the falling off suggested above in part may be done by recalling that early in the year some of the plants were shut down awaiting the installation of electric power. But all the falling off can hardly be ascribed to this, so some other explanation must be found. As the production of the Nipissing, McKinley-Darragh, and Coniagas has been increasing, the writer's guess is that the falling off is coming from the Kerr Lake and Crown Reserve. The shippers that have practically passed are the Drummond, Silver Queen, Foster, Silver Leaf, Colonial and Cobalt Central, and partially Right of Way, City of Cobalt, Chambers-Ferland, and Cobalt Lake. This makes a fairly longish list, and it will be well for the Cobalt investor to ask "next."

Having pulled a mote out of my own eye in making correction about statement pertaining to silver bullion production I have, based upon Biblical license enlarged by custom, the right to go after several dozen of motes in the eyes of the other fellow.

In commenting upon the Kerr Lake report, the Toronto Star makes the statement that Manager Heakes gives the ore reserves as from 6,000,000 to 7,000,000 ounces. This statement is false, as Manager Heakes qualifies reserves by "probable." "Probable reserves" means any ore at hand and any more that will probably be dug up later. As the annual report gives the underground development as three miles of drifts, etc., it would seem that the fifty odd acres of the company should be pretty well prospected.

The Temiskaming is out with the declaration of a 3 per cent dividend payable January 1. So this much touted proposition is to actually disburse 3 per cent, after having been idle 21 months! It is a pity that the directors did not further "declare" what has become of the rich body of ore recently developed that they have not found it on the 500 foot level. During Exhibition week, or six weeks ago, an engineer from Cobalt who gave me precise information about the strike, said they should cut the vein in three weeks. So the spirit is three weeks overdue. The stockholder should remember that the word Cobalt is derived from a German word somewhat akin to "spooks."

Little Nipissing has made a strike! Hurrah! whoop her up!

I think the history of the City of Cobalt, Chambers-Ferland, Hargreaves, etc., has demonstrated very clearly that it is well impossible to pay royalty and dividends, too. Little Nipissing pays Peterson Lake 25 per

cent. under lease. It can't be done. In the meantime, the news has little or no effect on Peterson Lake.

The pool is operating in Right of Way. It will make a strike, no doubt, soon. For myself, I cannot see why Right of Way should not sell higher, that is on the basis of value of the Cobalt wildcats and others. The history of the proposition is good; its dividend record is admirable; it has paid far more than the Temiskaming; the reputation of the directorate is good, so what more do you want?

The rule of three won't work in mining. If Temiskaming, paying 3 per cent. quarterly, sells at ninety cents, Right of Way, paying 2 per cent., should sell at 60 cents. If the pool works Right of Way up, they may have more handed to them than they wish.

The phraseology of the Cobalt camp is continually being enlarged, read: "Little Nipissing is as yet nowhere near its climax and will not be for some years to come, according to present indications and mine showings. It is just now being established on a dividend-paying basis, and we believe that in the course of a very short time it will cease to be regarded as one of the minor Cobalt producers and take its place as one of the great earners and dividend payers of the camp. This has been the history of all the good mines of the district; they have been built up from mere equities to great paying properties."

The term "climax" is good. I have long thought that Little Nipissing had its climax over-due. The above is from dope sent out by Purdy & Co. of New York City, 35 Broad street. If the above is meant to convey that Little Nipissing is now paying dividends, I think Messrs. Purdy & Co. might well get what Scheffels got and George H. Munroe. I may say that Purdy & Co. are reported to be behind the manipulation now going on in Little Nipissing, so that those who anti may know the company they are in.

But "climax" is good. In the meantime, now is an excellent time to sell stocks.

Shepherd

American Capital in Canada.

IT was stated in last week's "Canada" that official approval had been given by the Premier of Alberta to the construction of the first hundred miles of the projected two hundred-miles railway from the international boundary right across the province to Peace River crossing, where it will connect with the Great Northern Railway system. The fact that the capital is being supplied by a New York syndicate is not escaping notice. In the correspondence columns of the Glasgow Herald a letter appears which is much to the point. The writer asks what British-Canadians are doing when they allow Americans to invade their business dominions in this fashion.

Persons who study stock-market tactics are increasingly convinced that the "handling" of U.S. Steel common is the finality of scientific achievement. Their admiration rests now upon the evidence of skill with which Steel common is made to look strong at a price where only a little while before it looked weak. On the reaction from 73½ it looked weak at 70, but on the recovery from 68½ it looked very strong again at 70½. On the next reaction it looked weak around 68, but having touched 66½, it looked very strong again on the rally to 68. These are more or less mechanical ideas. They assume that Steel common is "handled," and is "made" to look strong or weak, whereas in fact there may be less handling than the students of manipulative tactics would believe.

No subsidiary silver will be coined by the mints of the United States this year. This policy was announced by the Treasury Department in connection with the fact that at the present time there is approximately \$20,000,000 in subsidiary silver in the general fund, which is deemed more than ample to take care of the commercial needs of the country.

It was announced that the directors of the Boston and Maine Railroad have asked Lucius Tuttle, the late president, to continue his connection with the company in an advisory capacity at a salary of \$10,000, and that a year's salary of \$50,000 has been voted to him in appreciation for past services.

The foreign market for American-made shoes is liable to become more restricted because European shoe manufacturers are gradually supplying the characteristics of American shoes, according to Consul Johnson of Liege, Belgium. "The finely finished shoes manufactured in the United States is said to be no longer a close rival in popular favor with the United Kingdom's shoe, which is noted for its durability."

In the annual report of the Central Railroad of New Jersey, sent to shareholders lately, President Baer said:

"The sum of \$4,000,000 out of surplus for the current year has been appropriated as a fund for additions and betterments, to cover in part the cost of proposed reconstruction and elevation of drawbridges over the Hackensack and Passaic Rivers, and of the approaches thereto; new piers at Jersey City, new equipment building at the company's shops and contracted for, installation of interlocking systems at various points, new engine terminals (Ashley and Scranton), construction of new signal bridges, grading, and additional yard tracks at Jersey City, and various other similar operations."

As he remarks, this is a question for very serious consideration by British investors. "The fact is that these have not yet awakened to realize what a splendid field they have in their own Canadian dominions for investments of a first-rate paying nature, which at the same time would help to develop that rich and fruitful part of our Empire. The Americans, on the other hand, are wide awake to their opportunities, and are pouring in their capital, not at all to the liking of true Canadians, who would infinitely prefer British capital." Certainly no one could read the article by Mr. Arthur Hawkes on the subject in the July number of the Nineteenth Century without being impressed by the truth of this remark, and made "furiously to think" on the subject. The moral undoubtedly is, as the Glasgow correspondent puts it, that "the much-taxed British capitalist would find it greatly to his advantage to turn his attention to Canada."

Thirteen New Bank Branches.

TWO bank branches were closed and thirteen were opened in Canada during September, according to Houston's Bank Directory. In the month of August nine were opened and one closed. The details follow:

Branches Opened.

Agassiz, B.C.—Bank of British North America.
Cayuga, Ont.—Union Bank of Canada.
Collingwood East, B.C.—Bank of Vancouver.
Coquitlam, B.C.—Bank of Vancouver.
Fort George, B.C.—Bank of Vancouver.
Kronau, Sask.—Standard Bank of Canada.
Moose Jaw, Sask.—Home Bank of Canada.
St. Ann's Bay, Jamaica.—Bank of Nova Scotia.
St. Damase de St. Hyacinthe, Que.—La Banque Nationale.
Summerberry, Sask.—Dominion Bank.
Vancouver, B.C. (Abbott and Cordova streets branch).—Union Bank of Canada.
Vancouver, B.C.—Bank of Vancouver.
Wynyard, Sask.—Imperial Bank of Canada.

Branches Closed.

Hamilton Road branch, London, Ont.—Bank of British North America.
Point-a-Pic, Que. (summer agency).—La Banque Nationale.

The Liverpool and London and Globe Insurance Company, Limited, has secured control of the Canadian Railway Accident Insurance Company, of Ottawa. The business will be continued under the same name as at present, and Mr. John Eno, who has managed the latter company for many years, will still act in that capacity. The Canadian Railway Accident Company's shareholders met last week and endorsed the action of the directors.

Two masked and armed men held up the cashier of the Vancouver, B.C., branch of the Royal Bank last week and got away with \$500 after locking the manager and his assistant in the vault.

It is said that the Prudential Investment Company, Ltd., of Vancouver, one of the financial companies of which Mr. Thomas Langlois is president, intends to place an issue of preferred stock in Eastern Canada and Great Britain shortly. The common stock of the company is said to be now practically all subscribed.

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FOOLISH QUESTION NO. 78,936.

"Can you Bryanize the Republican party, Theodore?"
"Marce Henry, is there anything I cannot do?"
—Harper's Weekly.

MILLIONAIRE MEN OF OTTAWA

A Series of Graphic Sketches describing how leading citizens of Canada's Capital have carved out careers of more than ordinary Success.

By DONALD I. McLEOD

No. 2—CLIFFORD SIFTON, Business Man.

"Clifford Sifton, third floor." That's all. The shingle at 25 Sparks St., Ottawa, the entrance to the modest little office building adjoining the post-office, doesn't say who is or what he does. It just says "Clifford Sifton, third floor."

There are a lot of other shingles. There is the shingle of So-and-so, So-and-so, and So-and-so, barristers, solicitors, etc., money to loan; there is So-and-so, stock broker, and So-and-so, real estate and insurance agent. And then, right at the bottom near the sidewalk comes the shingle with the air of sphinx-like mystery about it, "Clifford Sifton, third floor."

Yes, the shingle leaves the passer-by to surmise what this man Clifford Sifton is, or what manner of business he carries on up there on the third floor. But if some chap who had taken a correspondence course in sign-painting were to steal around some dark night with a paint brush, a pot of paint, and a jack-o'-lantern, and if this chap were to paint under the name, "One of the most successful business men in Canada to-day," that shingle would not be far afled of the truth the next day.

Of course this is but an opinion. Clifford Sifton, like a play or like the reciprocity question, is a matter of opinion. This, however, may safely be given as the opinion of scores of Ottawa's leading business men who have had business dealings with him.

Clifford Sifton is by nature a business man, first, last, and all the time. He is not by nature a lawyer, or a public man, or a diplomat, or a man of letters, or any of these things—he is essentially a business man.

It is by virtue of his business endowments that he has become a millionaire. Just how he got his start would seem to fall within the category of "Spencer's Unknowable," but, however, he set the ball a-rolling, he has most certainly kept it constantly on the move.

There are two Clifford Siftons, the chairman of the Conservation Commission and the private millionaire. Between these two there is a division of labor, presided over by the central "ego."

After the private millionaire has spent a few days at his own office on the third floor at 25 Sparks St.—the office with the thick green rug that you sink down to your knees in—the "ego" will say, "Clifford, you've been conserving your own resources for a quite a little while now. Hadn't you better go over to the Conservation Commission offices and conserve the country's for awhile?" And Clifford will reply, "Yes, ego, I guess I'd better do that same."

Then he will gather a few papers into the black bag which he always carries on the street, he will walk the two blocks to the Commission offices, Secretary James White will hand him a bundle of letters two feet high, and the Commission's half dozen stenographers will all work after five o'clock—the civil service closing hour—the next two or three afternoons. The other Clifford Sifton, the conservator of the country's resources, has come into being.

These two Clifford Siftons are the dual product of a little bundle of potentialities which came into the world in a country home near London, Ont., 49 years ago. At 19 years of age the bundle graduated from old Victoria University, Cobourg, at the head of his class, and went home with the Prince of Wales medal in his grip.

Two years later—at 21 years of age—he was called to the Manitoba bar: pretty young for a lawyer, wasn't he? At 23 years of age he took unto himself a wife, and by the time he was 27 years old the people of Brandon had grown to like this youthful scribe of land deeds so well that they sent him to the Provincial Legislature as their representative. Upon the formation of the Laurier Government in 1896—when Clifford Sifton was 35 years of age—he came to Ottawa to become Federal Minister of the Interior. Verily this was a case of a young man's making good in a young man's country.

Ever since he entered public life there have been these two Clifford Siftons, the public one and the private one. Inasmuch as the private one is the one who has heaped up the millions, and is therefore the one with whom we are here chiefly concerned, let us take a run up to his office on the third floor and look upon him in the flesh.

Entering his private office, we probably find him doing one of several things,—dictating, reading, or signing letters, or solving a millionaire problem.

If he is solving a millionaire problem, we're lucky indeed—we are seeing him in a truly Siftonic pose. He is directly facing the window, gazing out into a great maze of criss-crossing telegraph wires. But his gaze transcends the telegraph wires, it goes far beyond the little stretch of the Rideau Canal which is visible from the window. This gaze is probing to the innermost depths of some mighty problem, and demanding of it a solution. There is a comfortable back to his chair, but he's not using it. His whole body is in tense with the strain, a piece of matter which is rigid and upright beneath the concentrated essence of mind which is at work within it.

Meanwhile we're standing behind him, up to our knees in the green rug, fearful lest we break in upon this great seance between a mighty problem and a mighty mind. But Clifford Sifton is a little hard of hearing, and we're safe.

At length the suspense is over. He turns round to his desk again and sees us. The problem is solved once and for all, and the chances are that half a dozen letters will go out on the next mail putting the solution into effect.

Then we have a few words with him,—a very few, for Clifford Sifton economizes in words, and can squeeze more actual meaning into a baker's dozen of them than can any other man in Ottawa. The few words which he does utter are sharp, succinct, right to the point.

We go away more deeply impressed than ever with this great business genius, this gazer out at the window, this man of marvellous concentration, of decision, and of action, this man who can rightly size up half a dozen big, complex situations, and dictate two score letters into the bargain, while the ordinary man is preparing to size up one more or less petty and simple situation.

This faculty of being able to make up his mind to a thing without hesitating and palavering, and hemming and hawing for a week or two,—this faculty enables Clifford Sifton to do about five times as much current work from day to day as anyone else would care to tackle. No man ever wrote him a letter without receiving a prompt reply, winding up with "Believe me yours faithfully," and he is said to receive hundreds of communications from people he never heard of, asking him to take stock in this or that mining company, or to buy this or that mining claim, or this or that piece of real estate.

And with all his vast amount of work, he finds plenty of time for recreation. He is usually to be found at the horse shows, whither he goes to see his imported thorough-breds perform. In June he leaves for his beautiful summer home, "Assinaboine Lodge," at Mallorytown, on the St. Lawrence, and remains there, off and on, until the end of September.

At Mallorytown he becomes an ardent physical culturist. It is his delight to work off his surplus energy by rowing up and down the St. Lawrence, in an ordinary skiff, at a pace which would almost appear to qualify him for the diamond sculls event at Henley. He owns a palatial yacht which is said to have cost well up in the six figures, but its chief function seems to be to lie at its moorings; the Croesus who owns the yacht, prefers the \$35 row-boat, and the exercise.

To digress a moment—for yachts always call to mind automobiles—Clifford Sifton is a millionaire who will have nothing to do with automobiles. Half a dozen of the finest cars in the land might easily be his, but he thinks about as highly of automobiles as he does of the power bills that are won't be introduced in the House of Commons by Jim Connec, M.P., and that isn't very highly.

Occasionally, too, he crosses the Atlantic, although he is not one of the many who figure every year in the spring exodus from Ottawa to the Old Country.

When he is away his millionaire interests are by no means being neglected. They are being looked after by the young lady who has for years been his private secretary and who carries upon her shoulders as much, if not more responsibility, than any other business woman in Canada. She has cultivated the Sifton consciousness in her replies to letters.

How much is Clifford Sifton worth? Some say ten millions, others say fifteen. Only a few days ago a man from the West who has known him personally for years assured me that thirty millions would be nearer the mark. All these, however, are little better than idle guesses. There are only two people in the universe who know how much Clifford Sifton is worth,—Clifford Sifton and his private secretary.

It is a pretty safe assumption that not a cent of his money is invested in securities which are listed on the Canadian stock exchanges. He is into scores of enterprises and ventures, but his investment policy has apparently been to go into nothing which he and his immediate associates could not control absolutely. The result is that his wealth might as well be "hidden beneath the desert moor," as far as efforts to estimate it are concerned.

Occasionally, however, there crop up little things which cast side-lights upon his hidden riches.

For instance, he slipped quietly up to Gowganda a few weeks since to inspect a mining property which he and that other close-corporation millionaire, M. J. O'Brien, jointly purchased a while ago for half a million.

Again, it was whispered several months ago that a Canadian syndicate, of which Hon. Clifford Sifton was the head, had struck a "gusher" on its oil properties in Central America. The millionaire gave the newspapermen a three-word interview,—"Nothing to say."

When he is in Winnipeg he calls round at the office of what is understood to be another of his investments, the "Manitoba Free Press."

A vague rumor connected Clifford Sifton's name with the enormous buying of South African scrips which sent the price up to \$1,100 a considerable time ago, but the rumor was never confirmed.

About the only general assertion that can be made about Clifford Sifton's wealth, with any degree of certainty, is that it is invested in many things which are

never heard of by the "Street," and never commented upon in the financial pages of the newspapers.

The only thing left for the rest of us to do, then, is to keep on wondering how much he is worth. And all the while we are doing this Platonic wondering, the subject of our wonder—this great financier and general business man, who would have been equally successful as a bank president, a railroad general manager, or a big wholesale grocer—continues to add to his fortune, attaching the renowned flourishes of his signature to thousands of letters, and doing as much work in one day as most men do in five.

(Article No. 3 next week will deal with Sir Sandford Fleming).

Portugal's Troubles And Our Borrowings Abroad

By H. M. P. ECKARDT

THE assumption by Canada of an important place among the borrowing nations of the world has the effect of interesting us more directly in European political changes. A decade ago an important revolution might have occurred in Europe, and unless Great Britain were directly concerned, our finances would not be noticeably or materially affected. But since the end of 1907 we have been borrowing abroad each year \$200,000,000 or more, most of the funds coming from London. And, as the London money market is affected by the political changes occurring in Europe and in other parts of the world, so they have a bearing upon the matter of the terms or conditions upon which our loans are taken by the London bankers. For example, if there were a great political upheaval in one of the leading countries, threatening the peace of the world or threatening to involve Britain in a dangerous war, it is to be supposed that the London financiers would be in no mood to lend their monies freely to the governments and corporations of other countries. If the crisis was sufficiently grave, London would perhaps turn collector, and instead of pouring out funds for the use of international borrowers, her capitalists would press for payment of debts due to them by the rest of the world.

Taken by itself the revolution in Portugal does not apparently rank as a first-class disturbance. Its happening did not upset the nerves of any of the great financial markets. Probably the diplomatic representatives of the great powers have been aware, ever since King Carlos was assassinated, that a revolution was on the cards for Lisbon. And usually, when the diplomatic body is aware of an event of this kind, the leading financiers are wise regarding it also. So it came as no surprise. It appears that the disposition of the Portuguese colonies is provoking some exchange of communications. England and Germany are both desirous of taking over some of Portugal's colonies if the new government at Lisbon wishes to dispose of them. There is no reason to suppose that the two powers will fail to come to an amicable arrangement. They might not have done so if the revolution had occurred nine months or a year ago. More uncertainty attaches to the question as to the effect of the turnover upon Spanish politics. There is no doubt it will strengthen the hands of the Spanish republicans and increase the difficulties of King Alfonso's ministers. Thus a revolution in Spain is among the possibilities. Should that happen, Italy would be the only important Latin nation adhering to monarchy.

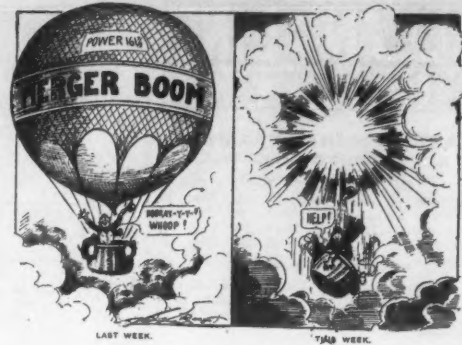
So, one might reasonably conclude that the overthrow of the Portuguese monarchy will have little effect upon the market for our bonds. But perhaps the European bankers will be a trifle more cautious in considering new applications, until they become satisfied as to the after effects of the change. It is to be remembered, however, that our relations with the London money market are at present rather peculiar. Owing to our extraordinary borrowing in 1908, 1909, and 1910, the English market has been showing signs of being temporarily surfeited with Canadian securities. And some of our best friends over in London have been advising us to hold off our loans for a while until the accumulation of securities is absorbed by investors. Our own bankers have been expressing themselves similarly and they have advised intending borrowers to defer their applications until the situation clears. Of course, it is well understood in Toronto and Montreal, as in London, that there is a continually increasing need for capital experienced by Canadian municipalities and corporations. All those new towns which are being added to the map as a result of new railway lines built by the Grand Trunk Pacific, the Canadian Pacific, and the Canadian Northern, require to expend large sums for street improvements, municipal buildings, waterworks and other sanitary purposes. In practically every case the funds are to be borrowed in Montreal, Toronto, or London. Rapidly growing population forces the large cities into the money markets at short intervals, and their borrowings usually converge on London. In spite of one or two isolated instances of Canadian municipalities failing to meet their obligations as they should be met, the credit of our municipal bonds is deservedly high in England and the United States as well as in the Dominion.

Then the railways and industrial corporations have need of almost continuous supplies of fresh capital to finance the extensions, new mileage, and new plants which they are under the necessity of providing. There are plenty of them which can measure up in the most satisfactory manner to the stiffest of London's requirements in the way of credit, reputation, and financial strength. And the provinces, in almost every direction are showing a marked disposition to embark in businesses and activities which were formerly left to private enterprise. These necessitate issues of bonds on a large scale.

In all probability the situation will result in the various classes of Canadian borrowers leaning heavily upon their bankers pending the issue of new securities. In 1906 and 1907 that policy was generally followed. And in 1908 and 1909 the bank loans were paid off with the proceeds of security issues in London. But it is a process that absorbs bank resources with rapidity; and if our voluntary or involuntary spell of decreased borrowing abroad is to have any duration at all, the chances are that we shall again experience monetary stringency.

The annual report of the New York Clearing House Association showed record-breaking transactions during the past year. This report for the year ending Sept. 20 showed total transactions of \$106,749,253,026, consisting of \$4,195,292,997 in balances and \$102,553,959,069 in exchanges; the latter comparing with \$99,257,662,411 clearings in the previous year.

Quite a few newspapers have given currency to the story that the Buick Company obtained a \$25,000,000 loan by depositing Ford and Cadillac shares with the bankers as collateral. The Ford Company has no connection with Cadillac and Buick, and most business men understand that the report is entirely baseless.



George Munroe in Toils

OLD PAL SPLITS ON HIM

GEORGE H. MUNROE, the smooth young man who was forced by TORONTO SATURDAY NIGHT's publicity to get out of Canada, has gone into the hands of a receiver in New York City—the receiver in this case being the United States police.

Although for some few years past George has pushed his "Step Inside" methods of finance with more or less profit to himself, accompanied by loss to others, it looks as if George is now up against it. He is accused of using the United States mails to defraud the public in connection with Marconi stock deals, most of them prior to the year 1907.

Geo. H. Munroe appeared before United States District Attorney Wise at New York and asked if it was true that there was a warrant out for his arrest on a charge of using the mails to defraud.

Munroe was told that his surmise was correct; there was such a warrant, and would he please consider himself under arrest.

Munroe was then taken before Commissioner Shields, and the complaint of Frank A. O'Brien, Post Office Inspector, was read to him.

The complaint stated that Geo. H. Munroe and one other had used the mails to do fraudulent business in selling stocks of the Marconi Wireless Company of Canada and Great Britain, upon which no deliveries were made.

Commissioner Shields held Munroe in \$2,000 to await the action of the Grand Jury. Bail was furnished.

The arrest of Munroe and the impending arrest of another man are made in the course of clearing up a case which began two years ago with the arrest of Lewis Robinson and subsequently of his son, Horace Greeley Robinson.

Chief Inspector Dickson, of the Post Office Inspector's office, is said to have in his possession evidence which shows that by an elaborate system of publicity and campaigning from the lecture platform through the country, Munroe & Munroe, who went through bankruptcy proceedings in 1905, sold large quantities of stock in Canadian and English Marconi companies without making deliveries.

This was two years and more ago.

The Post Office Inspectors were looking up many complaints when the firm of Munroe & Munroe disappeared from its offices in Lord's Court Building after the sheriff had seized the office furnishings and it was found that Robinson & Robinson were successors of Munroe & Munroe in wireless stock selling.

When in May, 1909, Horace G. Robinson, who was the travelling lecturer of the outfit, was arrested in New York on a warrant from San Jose charging him with larceny under false pretences, he cheerfully admitted that even in India and Egypt he had disposed of wireless stock, and he said he guessed he had sold something like \$1,500,000 worth as representative of Munroe & Munroe and Robinson & Robinson.

Robinson jumped his bail once, and San Jose had got tired of the case when he was re-arrested, and he was released after he had settled the little matter of forfeited bail. Now he is giving information.

It became known the other day that George Munroe's arrest had brought temporary embarrassment to a scheme which he and his brother Alexander had nearly perfected.

Within a month George Munroe is understood to have made preparations to open at 170 Broadway, the Dominion Bankers' Corporation, and sell its stock.

Already Munroe had approached the American Telegraph Typewriter Company, of 27 William street, with a proposition that the latter concern should allow the Dominion Bankers' Corporation to underwrite \$1,000,000 worth of stock.

—\$—\$—

The Need for Conservatism.

THE Financial Post has pointed out more than once during the last year or so the need of conservatism in Canada in financial and commercial affairs. The danger is the greater now because of the wider and widening realization at home and abroad of Canada's wonderful possibilities. This view was corroborated this week by a native Easterner, who within the last few years has taken a more or less prominent position in the commercial affairs of the West. Asked his opinion on Western conditions, he stated that in his judgment the West has most to fear at the present time from a possible recurrence of boom conditions. He is a man who has now the warmest feeling for the West, as has this paper, yet he recognizes that if, as he fears, with respect to certain sections at any rate, the speculative fever breaks out again, the country will have the price to pay when the inevitable reaction sets in. The Westerner in question was from Winnipeg, which is showing a most commendable spirit in undertaking the Selkirk Centennial. He states, however, that real estate excitement in anticipation of this exhibition is already noticeable, and he fears, if it is not curbed, his city will pay the penalty after the fair is over. If the responsible real estate firms of Winnipeg and other Canadian cities would form Real Estate Exchanges to regulate, or at least to supervise as best might be possible, real estate advertising, selling methods and literature, some check would be had on this tendency. It is in no critical or censorious spirit that The Financial Post reiterates the opinion that the present is a time to see that haste in industry and trade is made slowly and safely. Many Canadian cities have already suffered severely from the "boom" tactics of classes who have no permanent financial interests in their respective communities.—Financial Post.

INDICTS BEEF TRUST INDIVIDUALS.



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ALLAN LINE

FAST TURBINE STEAMERS
MONTREAL TO LIVERPOOL
(Royal Mail Service)

VirginianSept. 2, Sept. 29
TunisianSept. 9, Oct. 7
VictorianSept. 16, Oct. 14
CorsicanSept. 23, Oct. 21

RATES OF PASSAGE.
First class, \$77.50. Tunisian or Corsican: \$87.50, Victorian and Virginian. Second class, \$47.50, \$50, \$52.50, according to steamers.

MONTREAL TO GLASGOW.
GramplanSept. 3, Oct. 1
PretorianSept. 10, Oct. 8
HesperianSept. 17, Oct. 15
ToscanSept. 24, Oct. 22

RATES OF PASSAGE.
First class, \$67.50.
Second class, \$47.50 and \$50.00.
*One class cabin steamers, \$45.00.
For further particulars apply The Allan Line, 77 Yonge St., Toronto.

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STATLER
THE BUFFALO.
450 ROOMS WITH BATH
CIRCULATING ICE WATER SUPPLY

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NORTH TORONTO
It carries through coaches and sleepers for Ottawa and Montreal, and

ARRIVES MONTREAL 7.00 A.M.
Leaves West Toronto 9.45 p.m.
Leaves North Toronto 10.00 p.m.

RETURN LIMIT
Dec. 15, 1910, except to points reached by steamers, Nov. 15.

Full particulars and literature at City Office, northwest corner King and Yonge streets. Phone Main 4209.

CALENDAR PADS AND STANDS 1911

Monday 15 JANUARY

DAILY MEMO CALENDAR
THE HANDY CALENDAR
GEM CALENDAR PAD
PRACTICAL DESK CALENDAR

BROWN BROS. Limited
Manufacturing Stationers, Toronto

Malt furnishes strength to Porter while hops give it its tonic properties

COSGRAVE'S XXX PORTER

possesses the finest quality of both, making it the ideal family porter.

Bottled only at the Brewery

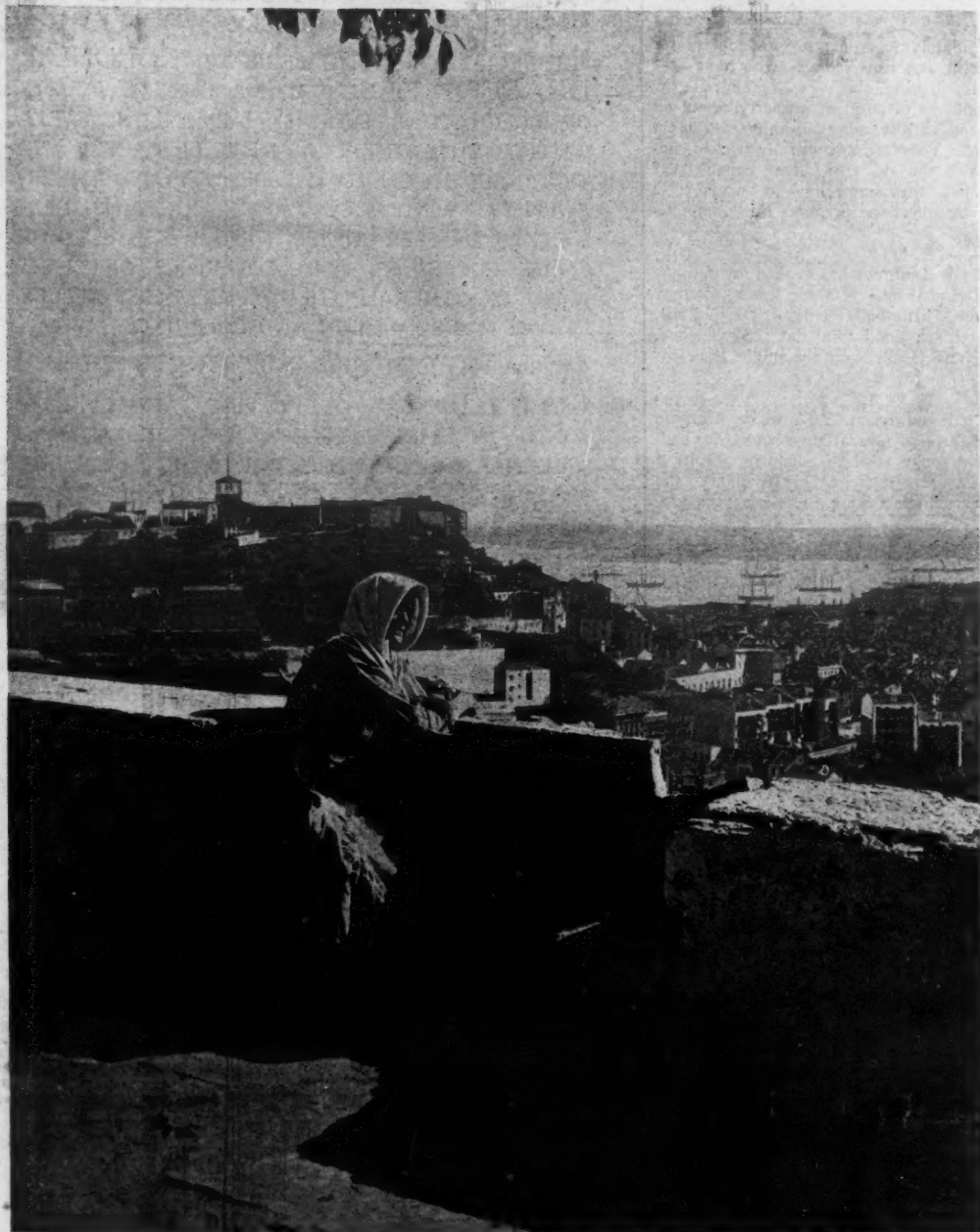
RECORD OF THE MARKET FLUCTUATIONS OF CANADIAN STOCKS FOR THE DAY, WITH HIGH AND LOW A YEAR AGO. INACTIVE SECURITIES.

Par Value	Outstand'g Common Stock	Out-stand'g Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.				Wednesday, Oct. 12.	
						High	Date	Low	Date	Ask	Bid
100	180,000,000	55,616,665	176,332,583		Transportation						
100	12,500,000		24,303,000	2,244,539	Canadian Pac. Ry.	189 1/2	Oct.	166	Mar.	195 1/2	196 1/2
100	12,500,000	10,000,000	24,303,000		Detroit United	71 1/2	Aug.	55	Jan.	57	56 1/2
100	1,400,000		600,000	437,802	Duluth, Minn.	124 1/2	Jan.	14 1/2	Oct.	128 1/2	128
100	1,400,000		600,000	437,802	Halifax Electric	104 1/2	Dec.	106 1/2	Jan.	128 1/2	128
100	1,400,000	5,000,000	8,427,731	1,024,465	Havana Electric	104 1/2	Dec.	39	Jan.	40	39
100	1,400,000	5,000,000	8,427,731	1,024,465	Do, pref.	99 1/2	Dec.	83 1/2	Feb.	89	89
100	7,543,703	5,000,000	24,556,813		Illinois Trac. pref.	98	July	90	Oct.	90	89
100	15,000,000		3,073,400		Mex. N. W. Ry.	Listed	Feb.	10th,	1910	50	
100	11,487,460		15,087,000	416,344	Montreal Street	144	May	122	Dec.	130 1/2	130 1/2
100	10,000,000	10,000,000	7,239,851		Minn. St. P. & S.M.	148 1/2	Jan.	134	Nov.	133	132
100	10,000,000		4,426,034	2,769,864	Montreal Street	22 1/2	Dec.	20 1/2	Jan.	236	233 1/2
100	1,000,000		58,642		Northern Nav.	123 1/2	Dec.	27	Jan.	117	117
100	1,000,000		1,183,573		Northern Ohio Trac.	36 1/2	Dec.	24	Feb.	40	38 1/2
100	3,000,000	500,000	2,941,500	142,380	Porto Rico Ry. Co. com.	52	April	35	Dec.	51 1/2	51
100	9,500,000		2,500,000		Que. R. L. & P. Co. com.	69	Dec.	38 1/2	Jan.	48 1/2	47 1/2
100	8,132,000		1,183,573		Richelieu & Ont.	94 1/2	Dec.	77	Jan.	93	91
100	31,250,000		40,336,326	1,707,935	Rio de Janeiro	103 1/2	May	79	Jan.	104 1/2	104 1/2
100	860,000		133,007		St. L. & Chi. S. N. Co.	128 1/2	Nov.	106 1/2	Jan.	115	114
100	10,000,000		6,600,000	2,537,507	Sao Paulo T.L. & P. Co.	161	Feb.	142 1/2	Aug.	140	138 1/2
100	10,875,000		1,357,000	1,691,156	Toledo Ry.	14 1/2	Jan.	6	May	124	123 1/2
100	8,000,000		3,968,327	2,968,500	Toronto Ry.	135	Dec.	107 1/2	Jan.	124	123 1/2
100	9,000,000	2,876,500	8,033,000	204,456	Tri-City, pref.	93 1/2	Oct.	84 1/2	Jan.	113	112 1/2
100	20,100,000	3,000,000	15,087,000	814,083	Twin City com.	116 1/2	Dec.	96 1/2	Jan.	113	112 1/2
100	6,000,000		6,453,000	861,420	Winning Electric	190	June	156	Jan.	195	195
100	12,500,000		3,649,000	2,275,000	Telegraph, Light & P.	150	April	138	Jan.	145	145
100	5,000,000		2,442,430		Bell Telephone	207 1/2	April	195 1/2	Jan.	203	203
100	41,380,400	50,000,000		303,766	Mackay, com.	95 1/2	Nov.	69 1/2	Jan.	96	96 1/2
100	41,380,400	50,000,000		303,766	Mackay, pref.	77 1/2	Sept.	69	Jan.	76	76
100	13,585,000	2,400,000	18,888,188	603,766	Mex. L. & P. Co. com.	89	Jan.	63 1/2	July	88	88 1/2
100	13,585,000	2,400,000	18,888,188	603,766	Do, pref.	104 1/2	Jan.	63 1/2	July	88	88 1/2
100	17,000,000		10,107,000	2,042,561	Montreal Power	134 1/2	Dec.	103 1/2	Nov.	142 1/2	142 1/2
100	1,520,300				Ottawa L. H. & P. Co.	104 1/2	Dec.	100	Nov.	114	114
100	1,520,300				Shaw, W. & P. Co.	104 1/2	Dec.	85 1/2	Jan.	114	114
100	4,000,000		1,000,000	1,036,788	Toronto Ed. Light	135	Jan.	114	May	112 1/2	112 1/2

Par Value	Capital Stock Outstanding	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1909.				Wednesday, Oct. 12.	
					High	Date	Low	Date	Ask	Bid
24 1/2	4,866,666	2,530,666	294,653	Banks	155	Mar.	148 1/2	Feb.
100	10,000,000	6,000,000	722,139	British North America	201	Dec.	171 1/2	Jan.	...	202 1/2
100	4,000,000	5,000,000	235,766	Commerce	248	Aug.	224	April	...	226
100	3,000,000	2,000,000	148,841	Dominion	206	Dec.	199	Jan.	163	163
100	2,649,300	2,649,300	403,655	Eastern Townships	165	Dec.	165	Jan.	...	198
100	2,500,000	2,500,000	23,812	Hamilton	206	Dec.	199	Jan.	...	198
100	5,454,545	5,454,545	102,127	Hochelaga	170	Sept.	140	Jan.	...	222 1/2
100	6,000,000	4,500,000	307,899	Imperial	211	Jan.	198 1/2	Oct.	...	222 1/2
100	1,000,000	1,000,000	26,014	Merchants	234	Dec.	160	Jan.	186	...
100	3,810,400	4,191,441	35,729	Metropolitan	211	Jan.	198 1/2	Oct.	...	210 1/2
100	14,400,000	12,000,000	681,581	Montreal	254 1/2	Aug.	245	Sept.	250 1/2	250
100	2,000,000	1,200,000	26,014	Nationale	276	May	260 1/2	Oct.	...	275
100	773,800	1,379,350	26,266	New Brunswick	276	May	260 1/2	Oct.	...	275
100	3,000,000	5,500,000	44,865	Nova Scotia	285	Jan.	273	Dec.	280	279
100	3,461,660	3,461,660	455,919	Ottawa	213	Feb.	205	Mar.
100	2,500,000	2,500,000	39,671	Quebec	213	Feb.	205	Mar.
100	5,000,000	8,700,000	228,928	Royal	233	June	212	Feb.
50	2,000,000	2,400,000	54,074	Standard	241	Jan.	224	April	223	...
100	4,000,000	2,000,000	68,871	Toronto	227	Jan.	215	July	214	244 1/2
100	4,354,500	2,200,000	102,443	Traders	148	Dec.	136	Jan.	...	142 1/2
100	3,244,500	1,900,000	28,676	Union	140	Dec.	130	July	...	145

Par Value	Outstand'g Common Stock	Out-stand'g Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.				Wednesday, Oct. 12.		
						High	Date	Low	Date	Ask	Bid	
					Industrials and	Miscellaneous						
100	8,125,000	1,875,000	7,500,000		Amal. Asbes. Corp. com.		33	Oct.	27 1/2	Dec.	11	10 1/2
100	8,125,000	1,875,000	7,500,000		Do, pref.		91 1/2	Oct.	89	Dec.	101 1/2	101 1/2
100	3,000,000	1,000,000	510,000		Black L. Cons. Asb. com.		23 1/2	Dec.	21	Dec.	18 1/2	18 1/2
100	3,000,000	1,000,000	510,000		Do, pref.		67 1/2	Dec.	62 1/2	Dec.	60	59 1/2
100	750,000	750,000	49,000		F. N. Burt Co. com.		59 1/2	Dec.	53	Oct.	90	89 1/2
100	750,000	750,000	49,000		Do, pref.		93 1/2	Dec.	91 1/2	Oct.	103	103
100	3,500,000	5,000,000	3,500,000		Can. Car. & F. com.							102 1/2
100	3,500,000	5,000,000	3,500,000		Do, pref.							102 1/2
100	13,500,000	10,500,000	5,000,000		Can. Cement com.						19	18 1/2
100	13,500,000	10,500,000	5,000,000		Do, pref.						64	62 1/2
100	6,000,000		3,368,927		Canada Perm.		163 1/2	April	140	Jan.	107	107
100	2,796,695		2,541,300		Can. Con. Rub. com.		106	Sept.	27	Jan.	109	109
100	2,796,695	1,959,455	2,541,300		Do, pref.		125	July	83	Jan.	103 1/2	103 1/2
100	4,700,000	2,575,000	1,829,000		Can. Gen. Elec. com.		123	July	90	Jan.	109	109
100	565,000	408,910	54,396		City Dairy com.		35	May	15	Jan.	103 1/2	103 1/2
100	565,000	408,910	54,396		Do, pref.		102 1/2	Oct.	85	Jan.	103 1/2	103 1/2
100	1,768,514				Crown Reserve		6.00	Oct.	2.60	Jan.		
100	35,000,000				Dom. Steel & C. Corp.					Jan.	62 1/2	62
100	20,000,000	1,800,000	13,271,500		Dom. Steel pref.		138	Nov.	69 1/2	Jan.	103 1/2	103 1/2
100	5,000,000	1,859,030	6,451,058		Dom. Textile com.		79 1/2	Sept.	57 1/2	Feb.	99	97 1/2
100	5,000,000	1,859,030	6,451,058		Do, pref.		110	June	97 1/2	Jan.	124	123
100	40,000,000		12,000,000		Lake Superior Corp.		33 1/2	May	14 1/2	Jan.		
100	2,100,000		1,000,000		L. of Woods Milling		145 1/2	Oct.	135	Jan.	124	123
100	2,100,000	1,500,000	1,000,000		La Rose Cons. M. Co.		8.47	Aug.	4.20	Nov.	4.25	4.00
5	7,488,145				Laurentide, com.		130	Sept.	112	Jan.	175	152
100					Do, pref.		131 1/2	Dec.	112 1/2	Jan.	175	152
100					Maple Leaf Mill. com.		105	Dec.	68	April	114	114
100					Do, pref.		117	Dec.	104	April	114	114
100					Montreal Steel		117	Dec.	104	April	114	114
100					Nipissing Mines Co.		12.91	Sept.	9.25	Feb.	10.55	10.50
100					N. S. Steel com.		87 1/2	Nov.	54 1/2	Mar.	84 1/2	83 1/2
100					Do, pref.		124 1/2	Dec.	112	Jan.	127	126 1/2
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WHERE A DYNASTY FELL IN A DAY



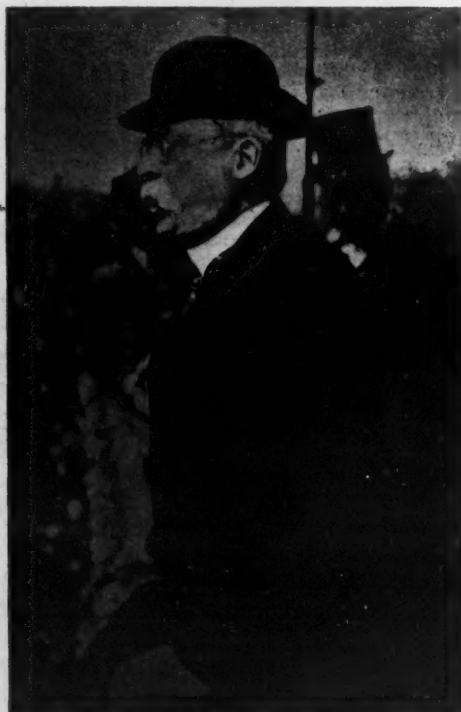
Photograph by Underwood & Underwood, New York.
View of St. George Castle and the Tagus southwest from Our Lady of the Mountain, Lisbon.



Photograph by Underwood & Underwood, New York.
Noon time in the Fish Market, Lisbon.



Photograph by Underwood & Underwood, New York.
Latest portrait of the deposed King Manuel of Portugal, taken in military uniform.



Photograph by Underwood & Underwood, New York.
Theophile Braga, the poet and philosopher, who leads the Revolutionary Government in Portugal.



Photograph by Underwood & Underwood, New York.
Castle of St. George, from the River Tagus, Lisbon.

TALES OF THE STREET BY PINCE-NEZ

OLD Whitewings begins work early in the morning, and works with judgment and method all day. As his name indicates, he is the street sweeper who keeps the corners and curb free from refuse. Whitewings has an air about him that suggests the old soldier, and such indeed was once his calling. "In them days," says he, "I was what my captain called the reliablest man in the Company." And so saying, he swoops down upon a fluttering paper, and bears it off to his refuse cart.

Whitewings was in the —th Massachusetts, and now, in these piping days of peace, he warbles with equal enjoyment, "Marching through Georgia," or "The Bonnie blue flag," or "John Brown's Body," varying these remi-

niscences of action by occasional lapses into emotion and sentiment, such as "Dear mother, I've come home to die!" equally applicable to the blue or the grey. In his young days, poor old Whitewings had his dreams of glory, and maybe he hasn't yet waked up from all of them, although just now his castle in the air is merely a little corner cigar and tobacco stand, and a room above for his sleeping and eating place. He knows of the very one, and only the other day the old soldier who ran it answered the roll call, and his widow is anxious to get off to the country and would sell out cheap. As Whitewings sweeps and shovels and pushes his cart, he dreams of what comfort he could take, if only he could buy the widow out! But his rueful shake of the head proclaims the fact that impecuniosity stands between him and his dream. "I'll just go on till my time comes, and thankful for the job and the strength to hold it," he says bravely, giving up even dreaming for awhile. And with that he turns the corner. Now the fact is that one never knows for sure what is around the corner—certainly Whitewings didn't one day last month, as he swept and shovelled. He looked curiously at a long thin face that peered around a hoarding, and still more did he look, when a long thin body came into view, and a pair of legs rather dusty and un-

steady from too much lubrication the night before. The owner of these various items was still a bit sleepy, and the shaving dangling from his coat collar suggested that an early-to-work carpenter had disturbed him. He held on to the hoarding for a moment, then lurched out and zig-zagged across the street and round another corner. When Whitewings went cruising after rubbish on the curb over which the sleeper-out had stumbled, he lit upon a small tight roll of money, evidently dropped by the semi-conscious pedestrian. He took it in hand, and examined it, and found it to contain five fifty dollar bills. Now, it happened that the fair tobacconist had intimated her willingness to dispose of her stock and lease and the goodwill of her business for two hundred, and the first thought that shot through the mind of Whitewings was that here was his life chance, and a nice little nest-egg to boot! He dropped the broom and sat down on the curb and thought hard—then he went to the corner and looked for the staggering man, but he had disappeared, then once again he sat upon the curb, trying to make up his mind about things. Then he put the little roll carefully in his pocket, and proceeded with his sweeping. But, before long, he had once more taken out the money, all clean and new, and looked it over. "Like as not he welched it at the races," he muttered. "He's a hard lot, I can see. Now, I can put it to a really good use in an honest business. He stopped suddenly—the adjective made him stop—then he looked right and left, and then up into the clear morning sky, bathed in early sunlight. "Why—the Lord save us!" he exclaimed, "it's as bad to steal it off the street as on the track. Why, what came over me, I wonder. I'll take another look. Maybe Barney will be along. It's about his time." Barney, he of the mammoth girth and stolid mien, tramped solidly along the pavement and

met Whitewings, who was a bit breathless and pale. Say what you will, and be as reliable as you may, it costs a little to give up the realization of your dream, just when you hold it in your hand! "See here!" said Whitewings, holding out the roll, "here's two hundred and fifty plunks I found on the curb over there. I think it was dropped by a chap who came out of that new building. Say—what's the matter?" for Barney had pounced upon the bills, as a terrier upon a rat, and his stolid face had flared into sudden alertness. He fingered the bills quickly. "Where's the man gone?" he said, turning a blazing eye upon Whitewings. "Just down there. He's pretty well soused, Barney." "Good man, Whitewings," cried Barney the stolid, "I'll report this on you. I've been looking for that son of a gun of a green-goods man for three days." And he pranced off, buttoning the counterfeit money into an inner pocket. Presently, Whitewings heard a steady tramp, and looking down the street beheld Barney, with his quarry in his grip, slowly making his way to the telephone post. The counterfeiter still had the dazed stare, and his long thin legs still wobbled distractingly; even when the patrol wagon drove up, he didn't seem to realize that it might be for him. They pushed and pulled his long length in and banged the door, then after Barney had signalled to the station that the green-goods man was on his wav, he came over to where Whitewings stood, and a genial grin overspread his placid face. "Say, Whitewings, did ye think ye'd found a fortune?" he said facetiously. "Good for you, you're an honest man, for if you'd ever held them things and tried to pass 'em, you know your finish." Whitewings straightened his shoulders and looked up at the mountainous policeman. "I'm honest," he said, drawing a long breath. "My captain used to say I was the reliablest man in the Company."

Women Explorers.

NO woman, however, has been so far North as Mrs. Peary, the wife of the famous Arctic explorer. As a bride she followed her husband to the Arctic regions, and is the only woman who has ever wintered with an expedition in that portion of the globe. Her daughter, indeed, was born in the Arctic regions.

Miss Cameron's 10,000 mile journey occupied six months, but even this is not a record for a woman, for it may be remembered that Miss Charlotte Mansfield, who ultimately married a well-known South African mining engineer, last year made a journey through Africa, from the Cape to Cairo, covering 16,728 miles in seven months.

What is more, Miss Mansfield accomplished this journey unaccompanied by any other white person. She only took natives with her, and had to traverse many hundreds of miles on foot or in a hammock swung on a pole carried by native bearers. Though she was accompanied only by natives, however, Miss Mansfield was treated everywhere with the greatest veneration, and she told with some amusement on her return how the people called her the "White Donna," and signalled with drums from village to village that she was on the road.

While, however, Miss Mansfield was the first woman to make this complete journey overland, she had several adventurous predecessors of her own sex in African travel, notably Lady Baker, who was for several years her husband's companion in Central African exploration, and Miss H. M. Kingsley, niece of Canon Kingsley, who with a small native escort, explored the dreaded gorilla country in Western Africa. At almost daily risk of her life she spent weeks among cannibals, and traversed thousands of miles through countries never before visited by Europeans, much less by a white lady.

Mrs. French Sheldon, who enjoys the distinction of being the first woman to be appointed a Fellow of the Royal Geographical Society, has also accomplished some daring exploration feats. Mrs. French Sheldon is now 64 years old, and made her first voyage around the world when she was 16. Possessed of great wealth, she was able to choose her own life, and after two more voyages round the world she decided to specialize in exploration on the African continent.

Unaccompanied by any white person, she went beyond the Stanley Falls and the Kasai District. She has camped in the midst of cannibals, been through regions where the men ranged upward in height from 6 feet 4 inches, and has had pygmies as members of her caravan. In order to learn all about fetishism and cults and secret societies in East Africa and the Congo, she actually entered into a Blood Brotherhood with about thirty tribes with whom she came into contact during her travels.—Tit-Bits.

The New Householder.

WHO sits under my roof-tree?
One whom I have not known;
He dug not the old foundations,
He laid not a single stone;
Where a thousand echoes greet me,
He hears no word nor breath,
And the walls that to me are lettered,
To him are as blank as death.

Here I come as a stranger,
Faring at his behest;
Here he rules as the master,
Greeting a haunted guest;
For, as I sit by his fireside,
Faintly I see and hear
The light of a bygone presence,
The call of an old-time cheer.

Here I wept in the darkness,
(Hark, how the old griefs cry!)
Here she lay in her beauty,
She who can never die,
Aye, tho' he pay the purchase,
I have the right divine!
His is the shell—the shadow—
The soul of the house is mine.
—By Marion Couthouy Smith.

Siam's Old Maids.

IN certain districts of Siam the girl who, at an uncertain age, has failed to find a husband, becomes a "daughter of the King." The King undertakes to look after these adopted daughters to the extent of providing each with a husband.

The royal method is quite simple. Any prisoner in a Siamese penitentiary can secure a pardon and liberty by marrying one of this class. As might be expected, old maids are at a premium among long-term men. Whether or not they are already married makes no difference, as men of Siam are not restricted to a single wife. No provision is made for disapproval or disinclination on the part of the lady—the king has given his royal word that she shall have a husband, and that settles it.

LADY GAY'S PAGE

THE end of summer, the time of gradual renunciation, is very different from its beginning, the season of hope and anticipation. Among things which disturb one during this autumn season are the friendships which must be missed, or voluntarily surrendered. For, a summer friend is often not at all what one likes in the winter, when one draws in one's tentacles, so to speak, and more or less gets into one's groove, or shell, or corner, in the world of convention and formality. The summer girl or woman with whom we chummed in her sweater and tweed skirt and sand shoes, or even in her less elaborate bathing togs, doesn't extend the same frank and joyous hand to be assisted into her carriage as she did to be towed out to sea, or pulled through a hedge or hauled over a fence. Now, she has gloves on, and the crook in her elbow. The man who left the top button of his shirt unfastened to get all the cool air and tan possible on his neck, and wore a strap around his middle to hold up those necessary garments of which our great grandmothers never spoke, and whose hair was usually either plastered with wet or standing six ways for Sunday in the breezes, is now carefully throttled in a high starched collar, and accurately braced into an immaculate suit, and his coiffure leaves nothing to be desired. Yes, summer has gone! The summer boy and girl and man and woman have gone. The free, jolly informal comradeship has gone with them, and we, not having quite forgotten them, are still at times restless and uneasy and regretful for their flitting.

THERE is no use trying to keep life in the summer friendship; better wisely let it die with the leaves. Have you ever attended a winter party of misguided folk who didn't know enough to do so? They foregathered because they had been hotel or pension mates or fellow campers and fancied that the care-free hours of holiday time could be revived in the electric car belt! And they were bored to death and while outwardly and untruthfully protesting that it was a perfectly lovely idea to gather together, they were all the time sore at heart for the play of the moonlight on the ripples and the whisper of the wind in the leaves, the sweet free outdoor things that make a holiday. And only the most fatuous of mortals could stand a repetition of that winter party without hating each other afterwards. Nothing seemed to survive but the gossip, and even glorious practical jokes, recalled in the decorous precincts of Brussels carpet and lace curtains, seemed silly and almost vulgar. So, let the summer friendship lie buried by wise little birds under the autumn leaves. We are not what we were in the wild-wood or the wilderness, no sand castles are built in drawing rooms, and not a vestige of daylight as it looks through canvas can we see in our city boudoirs. Goodbye to it all!

"I DON'T have to do those things now; I never may have to do them," said a wise girl. "But it looks good to me to know how." If only women could realize what added peace and comfort of mind and sense of worth it gives to just "know how," they would interest themselves in learning various useful arts, and perhaps keep in good training by occasionally practising them. For instance, the fashion in this machine-harried age is to belittle domestic lore, and women never made a bigger mistake than in doing so. It is a pleasure to know how to wield a needle, and deftly darn a difficult rent. It's a mortification to have to cobble it anyhow, and one is discouraged in attempting to do so. It's also a real satisfaction to know how to place some dainty or appetising morsel before a chance friend or invalid, secure in the assurance that it is properly prepared and served, and good to take! The real woman will know about this, the woman who knows how! I hear you say, "Oh, this is the old story, domestic slavery, we are made for better things!" But I am not so sure there is anything better than just knowing how, or any knowledge that gives the real woman greater joy than doing things well for others, whether it be making a law for the betterment of their conditions, or making an omelette for their breakfast. Fortunately, there are more omelettes than laws needed, and so the majority of women have more chances to be happy and useful by just knowing how to blend and cook the worthy hen-fruit.

THE real woman should never remain in ignorance of how to meet an emergency, in case of illness, accident, or the less stringent and more infrequent matters of business life. She should know how to bandage and to bargain, that is, she should learn how, and the percentage of incapable swooners at the sight of blood and foolish victims of the money shark would become beautiful.

fully less. It is absolutely fearsome to contemplate the swarms of idle, foolish, ignorant females who have the responsibility of home-making, the care of children the custody of money, and the disposal of property, about all of which they know as little as may be, and never seem to care to learn more. They are not wilfully wicked, but they have never known the joy of being capable, the pleasure of feeling that they know how to manage, to guide, to control, or to invest the precious thing committed to their charge.

A LITTLE story from Kentucky has evoked my delighted grin, and I pass it on. "Do you know, Mammy Mary, that Mrs. Smith's little baby died?" "Oh, did she, missie? Well, p'aps it's a good t'ing dat baby's gone. Dar's sanity in de Smiff family, and she might have inhaled it!"

THAT wonderful old gentleman, William de Morgan, who has ambled through several huge books, has suddenly shied off into a rocky road of romance. Quite a naughty lady and an atrocious gentleman divide the honors, or dishonors, in his last book. Lucinda (the pro-



THE OPEN GRAVE.
A Curious Freak of Nature at Hannover.

perest name on the tablets) is a damsel the young person should never know anything about, and there isn't a female character in the story who is fitted to even cast a banana peel at her. People who have read Joseph Vance will rub their eyes over the septegenarian's last output and wonder where he is going next.

SOME time ago, I had the idea that it was a good plan to read all the books I could get by one modern author in succession, and gather the full fruit of his mind thereby. Locke was the first I tried, and I don't think I shall try another. Locke upsets the old-fashioned idea of a grand passion, and besides being right as to the generality of mankind, his heroes and heroines have the human virtue of adaptability in a remarkable degree. One feels as if one could meet them more than half-way, and that it really doesn't matter which man or which woman one chooses, the other will do just as well. That's all I got, beside a lot of quaint traits and amusing philosophy from Locke. Most of us know only Septimus personally, but Septimus is the essence of Locke.

THE recent visit to Toronto of Dr. Wickham, the first physician to use radium in curative treatment, has interested many persons outside medical circles in the wonderful new cure. Dr. Stirling Ryerson has contributed an article in last month's Canada Lancet, giving in-



MONUMENT OF PETER THE GREAT AT ST. PETERSBURG.
The Emperor's Horse is Treading Down Ignorance and Superstition.

The Robert Simpson Company Limited

COLONIAL DRAPERY FABRICS

DURING THE FALL AND EARLY WINTER MONTHS COME THE RE-DECORATING OF THE HOME AND THE SELECTION OF SUITABLE AND DEPENDABLE WASH DRAPERIES. THE LIVING ROOMS, BEDROOMS, AND SUN ROOMS, TO BE COMPLETE IN APPOINTMENT, SHOULD HAVE CRETONNES AND VARIOUS FABRICS OF THIS NATURE USED UNSPARINGLY.

ESPECIALLY IN THE BEDROOM, COLONIAL DRAPERY FABRICS, MADE IN A VARIETY OF COLOR COMBINATIONS HARMONIZING WELL WITH THE NEWEST IDEAS IN WALL PAPERS AND TINTS, ADD MUCH TO THE BEAUTY AND CHEERFULNESS. WINDOW AND DOOR CURTAINS, BEDSPREADS, DRESSER COVERS, WINDOW SEATS, LOOSE CHAIR COVERINGS, AND COVERINGS OF SHIRT WAIST OR GENERAL UTILITY BOXES CAN ALL BE IN ONE FABRIC, DESIGN AND COLORING.

A BEDROOM SUGGESTION

THE BEDSPREAD OF PILGRIM TAFFETA CRETONNE IN THE ASTER BOUQUET DESIGN, THE SCREEN COVERED WITH THE SAME MATERIAL, WINDOW SEAT AND COZY CHAIR IN PALE GREEN DENIM WITH AN APPLIQUED VALENCE IN THE ASTER DESIGN. PORTIERE CURTAINS FROM ANY OF THE SEVERAL PLAIN COLONIAL FABRICS, WITH APPLIQUED BANDS. THE BEDROOM BOX, CUSHIONS, EITHER IN THE SAME MATERIAL AS THE BEDSPREAD OR IN THE PLAIN FABRICS ORNAMENTED TO HARMONIZE WITH THE COVERINGS OF THE FURNITURE. THE VARIOUS SMALL BEDROOM ACCESSORIES IN MARCELLA SATEEN OR STANDARD SILKOLINE.

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A LIVING ROOM SUGGESTION

COVER ONE OR MORE OF THE LARGE CHAIRS IN VERONA ANTIQUE TAPESTRY, EMPIRE TAFFETA OR VERSAILLES CHINTZ WITH LINEN OR CREAM COLORED GROUNDS. MAKE THE WINDOW CURTAINS OF BEVERLY DUPLEX CHINTZ IN THE TRIFLORA DESIGN, WHICH, BEING ALIKE ON BOTH SIDES, SHOWS TO ADVANTAGE. THE TABLE COVER AN APPLIQUED PATTERN OF PARADISE CRETONNE ON HOMESPUN TAPESTRY.

THE NUMBER OF USES FOR COLONIAL DRAPERY FABRICS IN ADDING THE LITTLE FINISHING TOUCHES TO THE HOME IS SURPRISING. INNUMERABLE SMALLER ARTICLES, DECORATIVE AND USEFUL, CAN BE MADE OF, OR COVERED WITH, THESE MATERIALS AT VERY LITTLE COST, AT HOME.

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COMMENCING MONDAY, 17TH, WE WILL MAKE A SPECIAL DEMONSTRATION ON OUR FOURTH FLOOR OF THE VARIOUS WAYS IN WHICH COLONIAL DRAPERY FABRICS MAY BE UTILIZED IN PRODUCING MODERN INTERIOR DECORATIVE EFFECTS NOT OBTAINABLE BY ANY OTHER PRINTED FABRICS.

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stances of the marvellous cures and removal of growths accomplished by radium. It seems a lovely way to get rid of even so small an annoyance as the common or garden wart, which melts into thin air under its influence. But those disfiguring non-malignant, semi-malignant and malignant growths which now and then make life a burden to people (we can each recall some suffering victim), are said to also disappear by the simple laying upon them of glass tubes full of radium, four times a week, under which the lump in eight weeks completely melts away. Naturally, the magic must be carefully handled, and the magician a thoroughly able scientist.

SHE came gently up the stair to the sky parlor one morning, and knocked gently on the door, which was "sporting," as college men say, and woe be unto him or her on the far side! But the morose busybody on the near side couldn't ignore that knock, though feeling sure of an agent for domestic laundry or enlarged photos or the latest thing in beauty salves. One would think these gentry would get weary of climbing futile stairs, but they don't, and they never fall down them as we wickedly hope they may! And so the door was opened grudgingly, for work was piling up, and lo! a wise-faced and gentle maiden, with the breath of Norway in her nostrils and the loveliness of it in her eyes. What she wanted was a situation, which was "heloed" out of the wall in no time for her, much to her surprise, for it doesn't often happen that the time, the place, and the girl meet so neatly. And I am hoping, for the sake of good housekeeping and great content, that she is only the advance guard of those fine and wise girls I saw "over yon." And we forgot all about the press of work and printers calling for copy, while we gabbled of this and that in the Northland, about which we could have gabbled in four languages, if it had depended on the Norwegian girl!

IN beautiful old Hannover is a freak of nature which travellers look at with a certain feeling of awe. It is called the "opened grave," and the story of it is as follows. A beautiful girl was buried within a heavy stone and marble tomb, which bore an inscription tantamount to the familiar "Cursed be he who stirs these bones." The tomb was to remain inviolate forever. A seed of a tree lodged somewhere in the crevices of the great stones, and swelled and took root, and grew. It sounds incredible that this puny thing should have developed force enough to rend that massive tomb, but it did, and here's the picture of the present state of affairs, as I saw it in Hannover last month. The tree has grown to a great size, and the tomb is rent asunder by the power of its trunk. It is one of the strangest sights imaginable.

Also in Hannover is a monument which is sure to startle you, if you happen not to see it until it is towering over you. The Horse of Hannover is a huge creature, as you can judge from the trees about it, and it is so full of strong action, so very impressive, that one is apt to move a bit further before being quite comfortable. Which reminds me of another impressive monument, in Petersburg, of which I can give you a picture also. It's a fine "gee," too, and wonderfully placed, but it's not in it with the Hannoverian! **LADY GAY.**

The Story of Starch.

STARCH keeps us "stiff" inside as well as out. Half the food we eat, potatoes and grain products, contains a large amount of starch, which in this form has, of course, been of importance to man since the earliest times. The other use of starch, at the hands of laundresses and careful housewives, began about three hundred and sixty years ago, and is said to have originated in Flanders.

It came into popularity in England in the reign of Elizabeth, whose courtiers and ladies wore ruffs of cambric too large to stand firm without artificial stiffening. The starch of the Elizabethans was like that of modern times except that it was colored, and it gave delicate tints to the huge linen contrivances of the fashionables of that day.

Before Elizabeth's time ruffs were not of cambric, but of fine Holland, which required no stiffening, and was very costly.

It is recorded that, when the Queen had ruffs made of lawn and cambric for her own use, none of her friends could tell how to starch them; but the Queen made special call for some women who could starch, and Mrs. Guilham, wife of an official of the royal household, was the first starcher.

In 1564 a Flemish woman, Frau Van de Plasse, came to London and established there a school to teach starching. The school succeeded, and the Frau of Flanders became rich. She charged a high price for each lesson, with an additional charge for a recipe for making starch out of wheat, flour, bran, and roots.

Among the nobility the favorite color was yellow—rather odd when we remember what the modern housekeeper thinks of yellow clothes. The ultra-fashionable folk preferred green. Appropriately enough, our Puritan forebears used blue starch, although many of them did not approve starch at all. They classed it among the idle trumperies of life.

Old Friends and New



The Hill o' Dreams.

My grief! for the days that's by an' done,
When I was a young girl straight an' tall,
Comin' alone at set o' sun,
Up the high hill-road from Cushendall.
I thought the miles no hardship then,
Nor the long road weary to the feet;
For the thrushes sang in the deep green glen,
An' the evenin' air was cool an' sweet.

My head with many a thought was throng,
And many a dream as I never told,
My heart would lift at a wee bird's song,
Or at seein' a whin bush crowned with gold.
And always I'd look back at the say,
Or the turn o' the road shut out the sight
Of the long waves curlin' into the bay,
An' 'breakin' in foam where the sands is white.

I was married young on a decent man,
As many would call a prudent choice,
But he never could hear how the river ran
Singin' a song in a changin' voice;
Nor thought to see on the bay's blue wather
A ship with yellow sails unfurled,
Gearin' away a King's young daughter
Over the brim of the heavin' world.

The way seems weary now to my feet,
An' miles bes many, an' dreams bes few;
The evenin' air's not near so sweet,
The birds don't sing as they used to do,
An' I'm that tired at the top o' the hill,
That I haven't the heart to turn at all,
To watch the curlin' breakers fill
The wee round bay at Cushendall.

—The Atlantic Monthly.

The Road.

Along the road I smelt the rose,
The wild-rose in its veil of rain;
And how it was, God only knows,
But with the scent I saw again
A girl's face at a window-pane,
Gazing through tears that fell like rain,
'Tis twelve years now, so I suppose.

Twelve years ago. 'Twas then I thought,
"Love is a burden bitter-sweet:
And he who runs must not be fraught,
Free must his heart be as his feet."
Again I heard myself repeat:
"Love is a burden, bitter-sweet."
Yet all my aims had come to naught.

I smelt the rose; I felt the rain.
Lonely I stood upon the road.
Of one thing only was I fain—
To be delivered of my load—
A moment more and on I strode.
I cared not whither led the road
That led not back to her again.
—By Madison Cawein.

Outward.

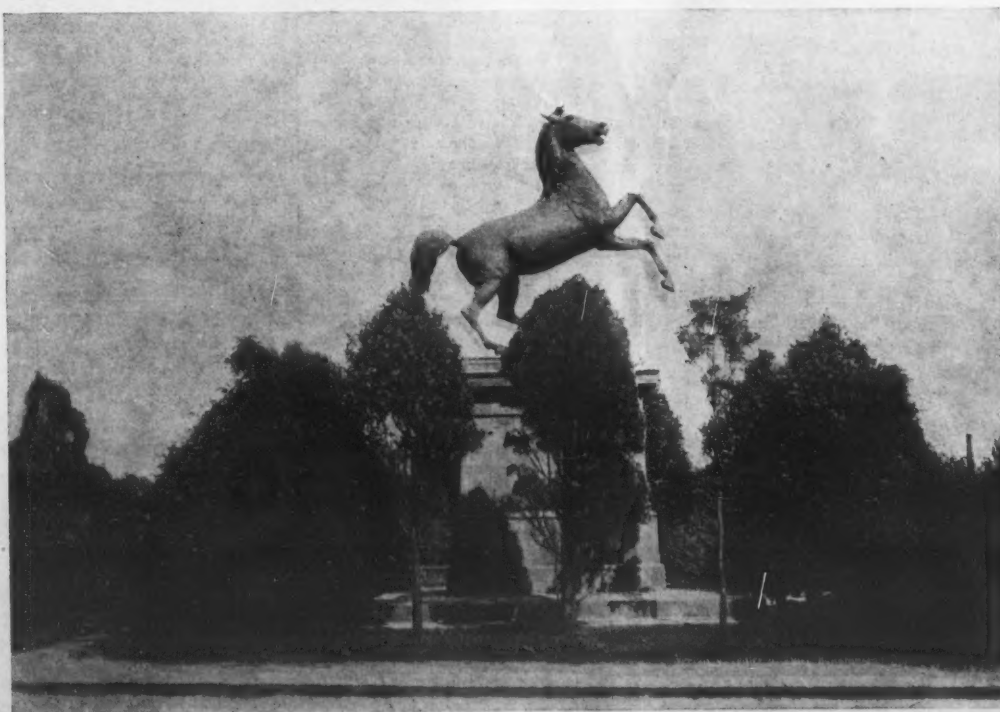
The sun's high and the moon's high;
The bay's a crescent of blue.
The ships of the world go by without,
But the great hill-gates stand round about,
And only the waves come through.

The town sleeps and the bay sleeps.
Tangled and golden brown,
The seaweed drifts on a dreaming sea,
Where anchored boats rock lazily,
As the waves lap, up and down.

The night comes and the wind comes;
Landward the white crests ride.
Hark to the voice in the wind that cries,
As it drifts like a bird 'twixt the sea and the skies,
There "is one that will go with the tide!"

The dawn's here and the day's here!
The wind ebbs out, and the sea.
The mists roll back and the hills are plain,
But the great sea-gates are narrow in vain,
For the sea-bird's out to the sea.

—By W. J. Cameron.



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THE engagement of Captain Albert Gooderham, of Dean-croft, eldest son of Colonel Gooderham, R.G., and Miss Hazel Kemp, youngest daughter of Mr. A. E. Kemp, of Castle Frank, is announced.

A most attractive debutante of this season who will be in Toronto for some of the gaieties is Miss Nanette Miller, of St. Catharines, who will be chaperoned by her aunt, Mrs. Murray Alexander.

Miss Dorothy Hodgins, of Cloynewood, will make her debut at the dance given for Miss Clare Denison at Heydon Villa next week.

Mrs. Rutan has taken apartments at 297 Sherbourne street for the winter.

Miss Constance Henderson of Parkdale, Miss Eva Gooderham of Alverthorpe, Elm avenue; Miss Grace Gooderham of St. George street, and Miss Mildred Thompson of Rosedale are coming out this fall.

A glorious day was last Saturday, the finest I can remember for the Hunt Club Gymkhana, and the outdoor lovers of sport turned out by hundreds in a record attendance, despite the frightful condition of the road to the Hunt Club, which tested the going powers of the motors and taxis to the limit. However, bumps and jars were forgotten as soon as the motors glided between the portals of the club enclosure and bore their stylish passengers to the edge of the gymkhana field, which was roped off for the various events. The sky was brilliantly blue and the sun was as warm as summer, while the unusual verdure for this time of year, of wood and turf, and the scarlet coats of the riders, made a delightful picture, which all admired. The cups ranged on a bench were inspected and the taste of the committee acknowledged. There were tea marquees and in the pavilion a smart party preferred to sit instead of strolling about, among whom were Mrs. Melvin-Jones, and Rev. and Mrs. Crawford Brown, Miss Margaret Thomson, Miss Gibson, attended by Mr. Sydney Felowes, A.D.C., Mrs. Moorhouse and others. Among those who promenaded were Mr. and Mrs. De Leigh Wilson, Mr. and Mrs. Ewart Osborne, Mr. and Mrs. Alan Sullivan, Mr. and Mrs. Harry Wright, General and Mrs. Cotton and Miss Cotton, Mr. and Mrs. Weston Brock, Major Carpenter, Colonel and Mrs. Victor Williams, Mr. and Mrs. J. I. Dixon, Mr. and Mrs. Mulock, Colonel Stimson, Mr. and Mrs. D. D. Mann, Mrs. Marshall, Mr. and Mrs. R. Marshall, Mrs. and Miss Barwick, Mr. Holland, Colonel and Mrs. Miller, Mr. and Miss Nordheimer, Mr. Albert and Miss Yvonne Nordheimer, Major Laybourn, Mr. and Mrs. Magann, Mr. and Mrs. Cecil Gibson, Miss Marion Gibson, Miss Moffatt, Miss Netherland of Louisville, Mr. Clifford Brown, Mr. and Mrs. Sanford Smith, the Mayor of Toronto, Miss Dorothy Beardmore, Captain and Mrs. Van Straubenzee, Mr. and Mrs. Allen Case, Colonel and Mrs. Chadwick, Mr. and Mrs. Clinch, Miss Gladys Merton, Colonel and Mrs. Clare Denison, Mr. and Mrs. Suydam, Mr. Barnard, Mrs. Frank Morgan, Mr. Jack Moss, Mr. Andrews, Mr. and Mrs. James Worts, Mrs. and Miss Arnoldi, Mr. and Mrs. Douglas Warren, Mr. and Mrs. Miss Lulu Crowther, Mr. Walker Bell, Mr. Frank Smith, Major and Mrs. Bickford, Mr. Louis Gibson, Dr. Bruce, Miss Marjorie Brouse, Mr. and Mrs. Hal Osler, Mr. Hume Blake, Mr. and Miss Edith Holland, Miss Somerville of Atherly, the Misses Kingsmill, Mr. Tom Clark, Mr. R. J. Christie, Mr. and Mrs. MacCallum, Mr. and Mrs. O'Flynn, Mr. and Mrs. Gwyn Francis, Mr. and the Misses Plummer of Sylvan Tower, Mr. Stewart, Mr. and Miss Rosamond Boulbee, Mr. and Miss Hay, Miss Cawthra, Mr. and Mrs. W. H. Cawthra, Messrs. Beardmore, Mrs. Bristol, the Misses Morrison, Mr. and Mrs. Johnston.

Commander Whish, R.N., new of Rodwell, England, announces the engagement of his youngest daughter, Miss Christobel Kathleen Whish, and Mr. Lionel Eyre Mercer, of Colombo, Ceylon. During their stay in Toronto and its vicinity, Commander Whish and his charming daughters made a great many friends, who will be interested in hearing the above announcement.

Mrs. and Miss Phyllis Kingsmill are back in town. Dr. and Miss Kertland have settled at the Elliott House for the winter. Mr. and Mrs. Frank Arnoldi have settled in their residence, North street, for the season. Miss Mara, of London, has been in town to attend the wedding of her niece, Miss Suzanne Mara, and Mr. Louis McMurray. Miss Netherland, who was spending some time at the King Edward, en route from the Magnetawan to her home in the south, left town on Monday.

The marriage of Miss Suzanne Stephens Mara, younger daughter of Mr. H. S. Mara, 10 Chestnut Park road, and Mr. Louis Laurin McMurray, Bank of Montreal, took place last Saturday, October 8, at the residence of the bride's parents, which was beautifully arranged and decorated for the happy event. When Mrs. Mackelcan's splendid voice began the Lohengrin bridal music, the bride appeared at the head of a stairway wreathed in southern smilax and white flowers, and was led by her father to the improvised altar in the living room, where the alcove was canopied with roses and green and a soft curtain of smilax hung over the windows through which radiant sunshine streamed. Miss Mara was attended by Miss Louis Matthews, and two fairheaded maidens, Virginia Wiehmayer and Anna Candee, who scattered rose-leaves before the bride. Mr. Harry Walker was best man. The ceremony was performed by Rev. Daniel Strachan, of Rosedale Presbyterian Church, assisted by Canon Cayley, of St. George's. The bridal gown was of white satin with yoke and sleeves of point de Flandres and pearl trimming. The veil was caught with sprays of orange blossoms, and the bouquet was of lily of the valley en cascade. Miss Matthews wore a chiffon frock with frenchy touches of color and insets of lace, and a plumed black hat, and carried crimson roses. The little maids were in white mull and lace and white beaver hats. They were particularly pretty children, little Virginia charming all the ladies by her little German curtsy when they spoke to her. Mr. and Mrs. Mara received after the ceremony, and the guests after being welcomed, offered hearty congratulations to the happy bride and groom, who are both very popular and highly esteemed, and then found their way to the lawn, where a marquee was erected for the *dejeuner*. Mrs. Mackelcan sang two verses of "O Perfect Love," at the conclusion of the wedding service. Judge Teetzel proposed the health of the bride and groom

and the latter responded very nicely. Mr. and Mrs. McMurray have gone for a short honeymoon and will be home before the end of the month, that Mrs. McMurray may see something of her sister and niece, who must return to Stuttgart in November. The bride went away in a smart blue travelling costume and very handsome chinchilla furs. The presents were arranged in the drawing-room without cards, and were extremely handsome and numerous. Mr. Mara's gift to his daughter is a home, 61 Rowanwood avenue, and the Royal Canadian Yacht Club gave the groom a splendid cabinet of silver engraved with his crest. The groom gave the bridesmaid a beautifully chased silver card case. Herr Wiehmayer and a couple of friends sent cables of good wishes from Stuttgart, and other telegrams showed Mr. and Mrs. McMurray that absent friends were thinking of them. All the arrangements at this wedding were carefully thought out and excellently carried through. It was a merry affair and the guests stayed until six o'clock chatting and enjoying the fair weather and the jolly company. A few of them were Commodore and Mrs. Marlatt, Mr. and Mrs. Coulson, Mr. and Mrs. Coulson, jr., Mr. and Mrs. Hodgins of Cloynewood, Mr. and Mrs. Fred Plumb, Judge and Mrs. Teetzel, Dr. and Mrs. Hood, Mr. and Mrs. and Miss Coady, Mrs. G. P. and Miss Reid, Dr. and Mrs. McGillivray, Mr. and Mrs. George Harman, Mr. and Mrs. Challenor, Mrs. Grantham, Mrs. Tripp, Mrs. Grafton, Mrs. and the Misses Cross, the Misses Carty, Mr. and Mrs. W. C. Matthews, Miss Matthews, Mrs. Tappan, Mr. and Mrs. J. W. Beatty, Mrs. Mitchell and Miss Gooderham, Mr. Harry McMillan, Mr. and Mrs. Charles Fleming, Mr. and Mrs. Ernest Wright, Lady Moss, Mrs. Vere Brown, Mrs. and Miss Fuller, and among the groom's family circle Mrs. J. S. McMurray, Mr. and Mrs. Jim McMurray, Mr. Leonard McMurray, Miss Daisy McMurray, while among the relatives of the bride were Mrs. Wiehmayer, looking very well in a rose gown and black picture hat, Mrs. Mara and Miss Mara of London, Miss Mara, aunt of the bride, and Mr. and Mrs. Harold Mara.

The marriage of Miss Alberta Greening, daughter of Mr. Thomas B. Greening, 221 St. George street, and Mr. Walter B. Ramsay, will be celebrated in St. George's Church on October 27 at half past three o'clock. Mr. Greening will hold a reception at his residence after the ceremony.

Mrs. Agar Adamson has gone to Eng'and. Miss Beatrice Hagarty is back from England. Mrs. and Miss Florence Sprague are back from British Columbia. Mrs. Prince and Mrs. Ross have sailed for England, and Mrs. John I. Davidson has rented their house during their absence. Miss Lucy Dupont has arrived from Victoria to visit her sisters here.

The exhibition of paintings by Mr. Farini, which closed at Frank Raw's gallery last Saturday was quite a success, a number of the dainty little pictures being sold. Mr. Farini has made much progress since his last exhibition, and his Wheat Field, Hay Field, Pasture Pool, and Scarboro Cliff, which speedily found purchasers, are delightful bits, as many others in the collection.

Mrs. Charles McGregor, 594 Huron street is giving a tea at her home to introduce her daughter, Miss Eva McGregor, on Wednesday next at four o'clock, and a dance at the Metropolitan on the following evening.

Invitations were out on Monday to the marriage of Miss Edith Viva Boulton Nordheimer, daughter of Mr. Nordheimer, of Glenedyth, and Mr. Cyril Kenny Kirk, which will be solemnized in St. James' Cathedral on Wednesday, October 26, at half-past two o'clock, and the ceremony will be followed by a reception at Glenedyth.

One of the big events of the autumn in Winnipeg was the marriage last week of Mr. Harold Gooderham, son of Mr. W. G. Gooderham, of Alverthorpe, Elm avenue, and Miss Marjorie Perse, eldest daughter of Mr. J. B. Perse, of 66 Smith street, Winnipeg. Ven. Archdeacon Fortin performed the ceremony, which took place in Holy Trinity church. Mr. Perse brought in the bride and gave her away, and everyone said she looked particularly well in her rich satin gown veiled in Limerick lace, with guimpe and sleeves of crystal embroidery. The veil was also of lace and worn off the face, with the customary crown of orange blossoms. The bouquet was of lily of the valley, en cascade. Miss Edna Phippen, of Toronto, was maid of honor, and wore a blue satin gown veiled in rose nixon, and hat of the two delicate colors, which admirably suited her bright brunette beauty. She carried Kilarney roses and wore the gifts of bride and groom, a gold bracelet and a pink pearl pin. Miss Eleanor Gooderham, of Alverthorpe, and the Misses Lorna and Kathleen Perse were bridesmaids, in ivory lace over pale pink satin and picture hats of pink tulle with trimmings, and muffs of pink marabout. The tone of the church decoration was also in pink. The reception and *dejeuner* were beautifully managed and the young couple standing under a huge white floral bell, were the admiration of all. They are now honeymooning in New York and Chicago, and will reside in Harvard Avenue, Fort Rouge, Winnipeg.

The marriage of Miss Gwendolyn Clemow and Mr. O'Connell took place in the Cathedral, Ottawa, last Saturday, and Mr. Powell, a relative of the bride, gave the reception and *dejeuner*. Mr. O'Connell is a Cobalt millionaire, six-feet four, and particularly pleasant, and his bride is five-foot nine, and a stunning looking girl. They passed through Toronto on Monday on the way to San Francisco on a visit to the family of the bridegroom.

The Organizing Committee, I.O.D.E., who have been as far East as they could go (St. John's Nfld.) forming new Chapters in Eastern cities are expected home on Tuesday. Beside the Newfoundland Chapter they have founded chapters in Charlottetown, Sydney, Halifax, Amherst, Moncton, St. John, N.B., Fredericton, Sherbrooke, etc. Miss Catherine Welland Merritt, Mrs. Douglas Young, Mrs. Auden, and Miss Nanno Hughes are the ladies who have gone so far and worked so hard in the cause. To-day they are due in Sherbrooke.

During their recent visit in Winnipeg, Miss Edna Phippen and Miss Eleanor Gooderham have been charmingly entertained by many friends. Miss Phippen was the guest of Mrs. Robert Rogers.



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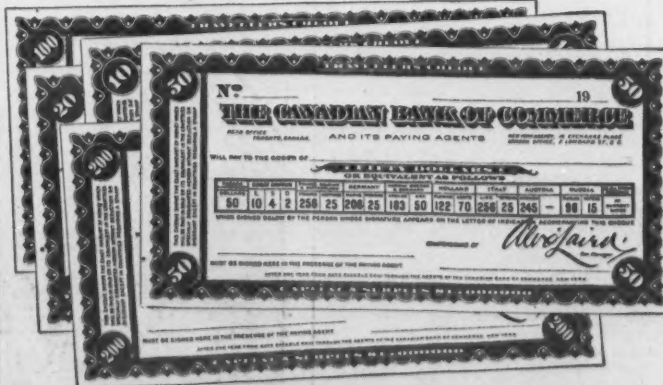
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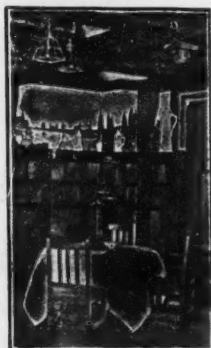
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Social and Personal.

THE marriage of Miss Miriam Sweeny, daughter of the Bishop of Toronto, and Mr. Reginald Heber Edmonds, Bank of Commerce, Belleville, was celebrated in St. Alban's Cathedral at half-past two o'clock on Wednesday, the father of the bride performing the ceremony, and Mr. George R. Sweeny, her uncle, bringing her in and giving her away. Miss Sweeny, who is a handsome brunette, was in white satin, with pearl trimming and tulle veil and orange blossoms; her bouquet was of white mums. Miss Kathleen Sweeny was her sister's bridesmaid, and Mr. Harry Rose was best man. Dr. Norman Wilson and Mr. Charles Evans-Wilson were the ushers. Owing to the death of a relative of the bride, this wedding which was to have been a very gay and merry affair, was very quietly celebrated, the reception having been cancelled altogether.

At the residence of Mr. and Mrs. James Brandon, 199 Beverley street, last Wednesday, the marriage was solemnized of their daughter, Miss Marion Frances Brandon, and Edgar Boston Price, son of Mr. Samuel J. Price, Rev. W. F. Wilson, D.D., officiating, assisted by Rev. J. T. Morris, B.A., B.D., of Owen Sound. Miss Edna Stenton, of St. Thomas, sang "Love's Coronation," accompanied by Miss Mary Hollinrake, of Milton, who also played the wedding marches. The bride, who was given away by her father, wore duchesse satin trimmed with rose point Brussels lace and seed pearls, with tulle embroidered veil arranged with orange blossoms and lilies, and carried a shower of lily of the valley and roses. The little flower-girl, Dorothy Helen Brandon, the bride's sister, looked quaint in a long gown of cream messaline trimmed with honiton lace with plumed hat to match. Miss Reta Price, sister of the groom; Miss Minnie Mara of London, and Miss Edith Beal, of Lindsay, were bridesmaids. The groomsmen were Mr. James Shields. Mrs. Brandon held a reception after the ceremony, and later on Mr. and Mrs. Price left on the 5.20 train for New York and Atlantic City. The bride's going-away gown was of blue cheviot with a plumed turban hat to match and ermine furs. Mr. and Mrs. Price will reside at 213 Delaware avenue.

Wednesday was a day of weddings. A very pretty house wedding was that of Mr. Charles Hertzberg, son of Mr. A. L. Hertzberg, C.P.R., and Miss Jessie Alexander, whose grandfather, Mr. Playfair of Isabella street, gave the wedding. Rev. John Neil, D.D., of Westminster Presbyterian church, officiated, and Miss Mary Alexander and Miss Constance Hobbs were the bride's attendants. Mr. Percy McMaster was best man. Mr. and Mrs. Hertzberg will reside in Windsor.

Miss Elizabeth Long, of Woodlawn, and Mr. D'Arcy Magee, of Ottawa, were married by Rev. Father Canning in the Church of our Lady of Lourdes on Wednesday morning at half-past nine. Miss Long made the brightest and daintiest of brides in a lovely French gown of satin and embroidered chiffon with pointe de Venice lace scarf and a bouquet of lily of the valley. Miss Larkin, of St. Catharines, and Miss Mary Wheeler, niece of the bride, attended her. Mr. Walter Magee was best man. Mr. and Mrs. Magee will reside in Ottawa. Toronto Hunt and many other bright coteries will miss the little lady who has been so popular therein.

A quiet but charming wedding took place in St. George's, Hanover Square, on Monday, September 19. The bride was Miss Margaret Ann Henderson, daughter of Mrs. J. B. Henderson, of St. Catharines, and the groom, Mr. James Kenneth Watson, son of Mr. E. P. Watson, Paris, Canada. The bride was given away by her brother, Mr. Charles A. Henderson, and wore a blue travelling suit with hat to match, bouquet of lily of the valley and orchids, and carried an ivory prayer book. Miss Margaret Latchford was bridesmaid, wearing white broadcloth suit with black hat, and carrying a sheaf of red roses. Baron Clifford of The Hague was best man. After the ceremony the bridal party motored to Staines, where a reception was held at Riverbank-on-Thames, the home of the bride's brother. Later Mr. and Mrs. Watson left on a motoring tour.

Mrs. George Avery Brayley (nee Culverwell) received for the first time since her marriage, at the Alexandra, on Wednesday, from 3 till 6 o'clock.

This is apparently a Dorothy season. Among the debutantes being Miss Dorothy Hodgins, Miss Dorothy Markis, Miss Dorothy Beardmore, Miss Dorothy Primrose, and Miss Dorothy Kingsford.

Mrs. Gooch is giving a tea at her home, 120 Crescent road, on Monday, October 24, to introduce her daughter, Miss Nan Gooch.

Madame Pantazgi (nee Greening) has come out from Roumania to Canada for her sister's wedding, and received with Miss Alberta Greening yesterday afternoon.

Mrs. Edward Reynolds and her son, Mr. Howard Harris, returned from abroad a few days ago.

Mr. Charlie Wright, son of Mr. Alfred Wright, is now on his way to the South Pole with the new exploring expedition.

Mrs. Machray, who has been in Winnipeg with her sister, Mrs. Hugh John Macdonald, who has been very ill, has returned to Toronto, leaving her invalid on the road to recovery.

Mr. and Mrs. Boone, Mrs. Malloch, and Miss Doolittle returned last week from a motor trip of over a fortnight, visiting Detroit, Cleveland, Grand Rapids and other cities. Mr. Boone's splendid car did him proud on this trip over some very shocking roads, too.

Mr. and Mrs. Humphrey Anger had an informal supper at their home after the French-Collision entertainment on Wednesday night, in honor of the clever Irish artists of the evening.

Mrs. Orr received for the first time since her marriage at her residence, 337 Jarvis street, on Monday afternoon. Mrs. Willie George assisted and the Misses Lee took charge of the tea-room. Mrs. Orr wore a beautiful Dresden chiffon gown mounted on satin, and mauve orchids as a bouquet.

Mrs. T. A. Kelly (nee Capon) held her postnuptial reception on Wednesday at the home of her mother, Mrs. Capon. Mrs. Kelly received both in the afternoon and evening.

The marriage of Miss Gladys Hogaboom and Mr. Charles Dodds took place on Wednesday in the Church of St. Augustine.

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The finest accompaniment to the human voice is the

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THE fame of Canada's Most Artistic Piano in its power to fitly accompany the voice of the singer has carried to every corner of the land where music is known and appreciated.

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HAMILTON
Star Brand BACON
is the best Bacon



Coats for Cold Weather.

AMONG the warm long coats for automobiling, for week-end use in stormy weather, etc., there are mannish styles in soft and very warm camel's hair that is of remarkably light weight. Some of the best of these materials shed dust and water and come in light or dark colors as well as white and gray mixtures. One coat of this material is double-breasted and belted and has huge patch pockets. And speaking of camel's hair recalls a soft fleecy double-faced weave of the kind which is pure white on one side and pale tinted on the other. It will be worn for the evening during the coming late fall and winter. The hat is made of the same mixed tweed material as the coat—one of the practical inventions that has cropped out in these touring days. The hat sits close to the hair and has a sort of collar-like brim that makes it becoming to the face. These tweed hats are made in a variety of shapes, but mainly in very close-fitting mushroom or turban styles. The automobile hoods are among the most interesting displays in the shops. No end of old-time hoods and bonnets, conspicuous among them the ancient calash, have come back. For real use there are many made without a stiff frame, so that they may be folded flat for packing or stowing away. Fur hoods are beginning to come out—hoods that are all of fur or lined or faced with it. Some of these are big affairs with long capes at the back that preclude any danger from wind or storm. The newest hood has a ready draped veil attachment with a collar of velvet that snaps with a patent fastener about the throat and is adjusted in a twinkling. The loveliest evening automobile hoods are out—some in satin made in a series of heavy cords and lined with finely shirred satin of some warm or soft tint.

Fur and Gold Threads.

THE Empire styles are tingeing all evening gowns. The waistband has risen again and evidently to stay for the entire season. Fur is used to trim everything from the morning sacque and robe to the handsomest evening gown. A stunning black velvet gown seen the other day had skunk rimming the neck and sleeves. And a velvet coat near at hand had skunk for collar and cuffs. The waist of one black velvet gown was of gray satin veiled with embroidered gray chiffon and again with black chiffon. Many of the most exquisite embroideries are made to glisten through a film



Pretty model suitable for a young girl. It is made entirely of black satin; and two black silk tassels hang coquettishly at the left side. From beneath the brim peeps a fringe of white Valenciennes.

of lace or gauze. Subtlety of color is the aim if not the accomplished fact in most costly toilets. Spanish lace in gold thread is one of the new evening materials. It is making up robes over satin, hats and even caps for the dressy coiffure and is introduced in trimmings. A touch of vivid color brightens most costumes that would otherwise be sombre.

Last Year's Suit.

FASHIONS were never more lenient than now regarding the use of last year's suit. Skirts are narrower than a year ago and coats are shorter. What is cut from the old coat may be used in such up-to-date touches as the belt to run under the fronts and backs and out at the sides or out at the back and front and under the sides. Or the belt may go all the way around if there is material for it. Then the piece cut off might be used for jaunty little side pieces, plaited or shaped. The addition of wide braid for the finish of the collar, fronts and bottom of the garment would bring the coat quite up to the hour. The skirt, as last year, will fit the hips perfectly and will hang straight from the hips to the hem. Shaped bands are used on the smartest suits, and these help out a skirt if it is showing wear at the bottom edge or if it needs lengthening. It wants little ingenuity to rejuvenate

passee costumes this fall. The waistcoat, made of brocade or other fancy material, is another boon, for it may be employed to widen the front of the coat if it is too small. All sorts of fancy collars are being used and a touch of Persian will be counted good taste for weeks and probably months to come.

Corduroy and velveteen are leading materials for girls' suits, and the corduroy especially is one of the most practical of fabrics for hard wear. Many such suits have coats of Russian style and the skirts are very short. Few more practical outfits for the hunting season in the mountains can be found. Corduroy stands weather and hard usage and is always becoming. A stunning suit for a girl with red hair is of golden brown corduroy. The plain skirt buttoned to the hem at the back has knicker-



This stunning evening hat is developed entirely in black and white. The enormous shape is smoothly masked with black silk velvet, and across the broad, beautifully curved brim are laid two black and one white, long-plumed ostrich plumes.

bockers of the same material. For actual hunting the darker and more like the surrounding foliage the suit is the better, as every hunter knows. Dark grays and wood browns are the best choice of color.

Various Forms of Drapery.

THERE is a penchant for long, loose knotted draperies upon evening toilettes. One finds them at the side, front, or back, frankly at the centre front or back, or at any point between. There is no rule or regulation about them. A fondness, also, is evinced for what is called the double drapery, and this, too, is always low. It is an evolution of the scarf drapery, and is well suited to the development of the more diaphanous materials, although by no means confined to them.

A charming creation in wheat-colored crepe meteor exploits this drapery. To a two-piece foundation is attached a straight flounce that is faced on the right side. Down to this falls a princess tunic, which is slashed half-way up the side front, and, again, equidistant from the side, toward the back. The length of meteor between is gathered into a rosette and caught to the hem, while the other two ends are knotted some six inches above it at one side.

All sorts of catchy devices are used to produce novelty in these draperies, such as looping the two edges of a tunic together. The tab drapery is an interesting feature both for daytime and evening frocks. In the latter, where the frock is of thin materials, they are shirred, top and bottom, on a plain foundation. Generally, the ends are pointed or rounded and crossed with some effective applique that is laid over velvet, or else over a silk or satin of contrasting color.

The challis were never so attractive as this season. The manufacturer has wakened up and is putting out designs that compare favorably with the silks. Some of the new ones are in deep border effects with bold flower patterns, sometimes of stencilled appearance, running deep into the ground. There are stunning patterns among these materials which are admirably suited to house wear, and it looks as though the manufacturer had even wider ambitions for his products to judge by the elaborate and quiet up-to-date patterns that he is furnishing.

The new scarfs are out in a great variety of novel materials and styles. One of the daintiest is of two tones of chiffon, one over the other, and both shirred elaborately. It is bordered with ostrich and finished at the ends with handsome tassels. Wide velvet scarfs bordered with fur are new. They are used in the shoulder-cape way with the tasselled or fur balled ends falling straight at the front.

A Charming Dance Frock at a Very Reasonable Price



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Our Special Price \$35.00

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Does it come up to your quality standard in nourishing and healthful elements?

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We feel sure that if you once try Tomlin's Bread, you will have no difficulty in choosing the bread for your future use.

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—Turn it over to us.
—When our experts are through with it, your last year's suit will compare favorably with your new one, and will afford a splendid "second" suit for every day wear.
How about those plumes?
Want them dyed to match something new?
That's our specialty and you may rest assured they will be returned to you better than ever.
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A clear, glowing complexion; white, finely textured skin; firm, rounded arms and neck go far to make up the sum of Beauty. Every woman has within her grasp these "BEAUTY-ASSETS" who uses

Hay's Lily White Toilet Cream.

Hay's Cream is a soothing, healing emollient, based on special natural oils that keep sweet and fresh indefinitely. It cleanses the pores, stimulates the circulation of the blood through the skin, and nourishes and strengthens the underlying tissues. Rounds out hollows, removes wrinkles, blemishes and lines. LEAVES NO SHINY EFFLUENCE, unlike any other cream made with grease, does not clog or expand the pores.

No other cream so magnificently brightens and freshens skin; no other cream leaves the complexion so clear and wholesome.

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The only way you can be sure of getting the best, is to insist on having

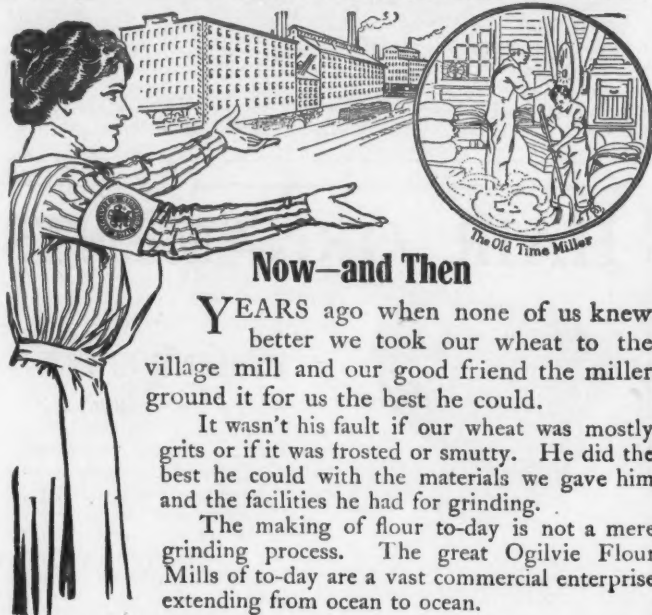
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The analysis of Prof. Hersey, Government Analyst, shows that "St. Lawrence Granulated" contains 99-99/100 to 100 per cent. of pure cane sugar with no impurities whatever.

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It wasn't his fault if our wheat was mostly grits or if it was frosted or smutty. He did the best he could with the materials we gave him and the facilities he had for grinding.

The making of flour to-day is not a mere grinding process. The great Ogilvie Flour Mills of to-day are a vast commercial enterprise extending from ocean to ocean.

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is a world product. It is well known in Africa as well as in Canada. It is as much appreciated in the poorest household at home as it is in the Royal Household abroad. To make Royal Household Flour the product it is, involves vast capital and resources. Every advanced process, every modern device that can in any way improve the quality of Royal Household Flour is immediately adopted regardless of expense.

If the production of ROYAL HOUSEHOLD FLOUR was purely a milling process it would not be better than any good flour. But it is not the milling alone that

makes it the finest flour in the world. It is the all embracing system of care and watchfulness and scientific knowledge that surround it at every stage from wheat field to kitchen.

Canadians may well be proud of Royal Household Flour. It is no small thing to have it to say that the world's most perfect flour is made in Canada from Canadian wheat and has become a world-wide factor through Canadian skill and capital.

"Royal Household" is head and shoulders above ordinary flour in quality.

The best flour for Bread and Pastry is "ROYAL HOUSEHOLD". To try it is to prove it.

If you send in your name and address, also the name of your dealer, "Ogilvie's Best for a Cook," containing 125 pages of excellent Recipes will be sent free of charge.

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HANDKERCHIEFS.

HEMSTITCHED LINEN CAMBRIC.

Quality Numbers	Price per dozen	36
Ladies', 15ins. square, 4in. hem, ...	75c.	\$1.20
Ladies', 15ins. sq. & 4in. hem, ...	\$1.00	\$1.75
Ladies', 16ins. sq. & 4in. hem, ...	\$1.10	\$1.85
Ladies', 17ins. sq. & 4in. hem, ...	\$1.20	\$2.00
Gentlemen's, 15ins. sq. & 4in. hem, ...	\$1.30	\$2.10
Gentlemen's, 16ins. sq. & 4in. hem, ...	\$1.40	\$2.20
Gentlemen's, 17ins. sq. & 4in. hem, ...	\$1.50	\$2.30

GOLDEN FLAX HEMSTITCHED CAMBRIC.

Quality Numbers	Price per dozen	36
Ladies', 15ins. sq. & 4in. hem, ...	\$1.50	\$2.40
Ladies', 16ins. sq. & 4in. hem, ...	\$1.60	\$2.50
Ladies', 17ins. sq. & 4in. hem, ...	\$1.70	\$2.60
Gentlemen's, 15ins. sq. & 4in. hem, ...	\$1.80	\$2.70
Gentlemen's, 16ins. sq. & 4in. hem, ...	\$1.90	\$2.80
Gentlemen's, 17ins. sq. & 4in. hem, ...	\$2.00	\$2.90

HEMSTITCHED SILVER SHEEN TRANSPARENT IRISH LINEN.

Quality Numbers	Price per dozen	36
Ladies', 15ins. sq. & 4in. hem, ...	\$2.00	\$3.00
Ladies', 16ins. sq. & 4in. hem, ...	\$2.10	\$3.10
Ladies', 17ins. sq. & 4in. hem, ...	\$2.20	\$3.20
Gentlemen's, 15ins. sq. & 4in. hem, ...	\$2.30	\$3.30
Gentlemen's, 16ins. sq. & 4in. hem, ...	\$2.40	\$3.40
Gentlemen's, 17ins. sq. & 4in. hem, ...	\$2.50	\$3.50

BORDERED LINEN CAMBRIC HEMSTITCHED.

Quality Numbers	Price per dozen	36
Ladies', 15ins. sq. & 4in. hem, ...	\$2.60	\$3.60
Ladies', 16ins. sq. & 4in. hem, ...	\$2.70	\$3.70
Ladies', 17ins. sq. & 4in. hem, ...	\$2.80	\$3.80
Gentlemen's, 15ins. sq. & 4in. hem, ...	\$2.90	\$3.90
Gentlemen's, 16ins. sq. & 4in. hem, ...	\$3.00	\$4.00
Gentlemen's, 17ins. sq. & 4in. hem, ...	\$3.10	\$4.10

HAND-EMBROIDERED INITIAL (per dozen).

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$3.20	\$4.20
14 inches square, 4in. hem, ...	\$3.30	\$4.30
15 inches square, 4in. hem, ...	\$3.40	\$4.40
16 inches square, 4in. hem, ...	\$3.50	\$4.50
17 inches square, 4in. hem, ...	\$3.60	\$4.60
18 inches square, 4in. hem, ...	\$3.70	\$4.70

CALAIS LACE AND CLEAR LINEN LAWN.

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$3.80	\$4.80
14 inches square, 4in. hem, ...	\$3.90	\$4.90
15 inches square, 4in. hem, ...	\$4.00	\$5.00
16 inches square, 4in. hem, ...	\$4.10	\$5.10
17 inches square, 4in. hem, ...	\$4.20	\$5.20
18 inches square, 4in. hem, ...	\$4.30	\$5.30

EMBROIDERED MUSLIN HEMSTITCHED.

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$4.40	\$5.40
14 inches square, 4in. hem, ...	\$4.50	\$5.50
15 inches square, 4in. hem, ...	\$4.60	\$5.60
16 inches square, 4in. hem, ...	\$4.70	\$5.70
17 inches square, 4in. hem, ...	\$4.80	\$5.80
18 inches square, 4in. hem, ...	\$4.90	\$5.90

EMBROIDERED CLEAR LINEN LAWN HEMSTITCHED.

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$5.00	\$6.00
14 inches square, 4in. hem, ...	\$5.10	\$6.10
15 inches square, 4in. hem, ...	\$5.20	\$6.20
16 inches square, 4in. hem, ...	\$5.30	\$6.30
17 inches square, 4in. hem, ...	\$5.40	\$6.40
18 inches square, 4in. hem, ...	\$5.50	\$6.50

EMBROIDERED LINEN CAMBRIC HEMSTITCHED.

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$5.60	\$6.60
14 inches square, 4in. hem, ...	\$5.70	\$6.70
15 inches square, 4in. hem, ...	\$5.80	\$6.80
16 inches square, 4in. hem, ...	\$5.90	\$6.90
17 inches square, 4in. hem, ...	\$6.00	\$7.00
18 inches square, 4in. hem, ...	\$6.10	\$7.10

EMBROIDERED SCALLOPED BORDERED.

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$6.20	\$7.20
14 inches square, 4in. hem, ...	\$6.30	\$7.30
15 inches square, 4in. hem, ...	\$6.40	\$7.40
16 inches square, 4in. hem, ...	\$6.50	\$7.50
17 inches square, 4in. hem, ...	\$6.60	\$7.60
18 inches square, 4in. hem, ...	\$6.70	\$7.70

EMBROIDERED HAND-SPUN, HAND-WOVEN, SILVER TRANSPARENT.

Quality Numbers	Price per dozen	36
13 inches square, 4in. hem, ...	\$6.80	\$7.80
14 inches square, 4in. hem, ...	\$6.90	\$7.90
15 inches square, 4in. hem, ...	\$7.00	\$8.00
16 inches square, 4in. hem, ...	\$7.10	\$8.10
17 inches square, 4in. hem, ...	\$7.20	\$8.20
18 inches square, 4in. hem, ...	\$7.30	\$8.30

Walpoles'

IRISH LINENS

44 V Bedford Street, BELFAST, Ireland

Anna Pavlova.

ALL who have seen the dancing of Anna Pavlova and Michael Mordkin, and their troupe of dancers, have laid up a memory and a standard which they will never forget, says M.A.P. Very astonishing is this gift to London by Russia of dancing in which freedom and law are united to produce an exquisite and untrifling vision of the joy of life. The Times says: "Nothing like it has been seen before in the London of our time. There was, to be sure, the delightful Genée, with her gaiety and brilliance, and there was the seductive posturing of Isadora Duncan and Maud Allan. But Pavlova and the Russian dancers of the present moment (including not only those of Pavlova's own troupe, but the beautiful Lidia Kyasht of the Empire—a rival who runs, or rather dances, her very close—and others at the Coliseum and Hippodrome) have given us Londoners something really new: an extraordinary technical accomplishment, an unerring sense of rhythm, an unerring feeling for the elegant in fantasy, and what Hazlitt would have called a 'gusto,' a passionate enjoyment.

"The dancing of Anna Pavlova is a thing of perfect beauty. This is no



A DOG WHO SAVED FIVE LIVES.
A fox-terrier may be said to be the hero of the hour in England. One night recently a fire broke out at the Castle Hotel, King's Lynn, and the dog dashed through the flames and dense smoke up the stairs and entering his master's bedroom jumped on the bed and commenced to howl and whine, with the result that the household was roused.

case of Mr. Pepsy and his 'best legs that ever I saw.' In the presence of art of this stamp one's pleasure is purely aesthetic. Indeed, the sex-clement (though, of course, necessarily somewhere in the subconsciousness) counts for very little; for a man the dancing of M. Mordkin is almost as pleasure-giving as that of Mlle. Pavlova. The combination of the two, above all in their Bacchanalian dance, is an even choicer thing than their pas-seuls. Quite as much of a novelty to Londoners is the dancing of the troupe. The freedom and swing of their limbs in the Mazurka almost lures you from your seat to 'shake a leg' with them; but you sit quite still while they are alternately quickening up and slowing down in the tempo rubato of the 'Rhapsodie Hongroise,' seeing clearly that here is something you couldn't do to save your life.

"This is a very different thing from the ballet to which Londoners used once upon a time to be mercilessly subjected—rank after rank and file after file of honest bread-winners from Camberwell and Peckham Rye performing mechanical manoeuvres with the dogged perseverance of a company of Boy Scouts. When people tell you, as they sometimes will, that ballet dancing is a bore, you recognize the trail of the honest British bread-winners. Once they have seen the Russian dancers, they will hardly again be guilty of that betise."

Fruit as Food.

MR. SAMPSON MORGAN has a lengthy article in the Fortnightly Review on the value of fruit for food and the possibilities of increasing the saccharine percentage by proper cultivation. He estimates that by careful treatment the present production of sugar in fruits from the orchards of the United Kingdom could be increased by 5,000 tons a year. A diet of bread and fruit would, he maintains, lead to the prolongation of human life, and continues: The well-grown tomato contains about 420 grains of sugar to the pound. Eaten raw, with brown bread and butter or oil, it forms an ideal repast, and, strange though at first it may seem to many, this diet will sustain health and strength to perfection. With one exception, perhaps, the banana has a larger percentage of nitrogen than any other fruit of its kind. . . . We have come to learn that there is danger in the free use of concentrated foods generally. Fruits as dilute foods are exceeding-

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You are a good Manager—

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There's not a better baker in the Dominion. A special divided oven flue guarantees that. A special grate guarantees the most heat for the fuel consumed. Special ash-door guard guarantees cleanliness. Nickel lifts off and saves work of scouring. And

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J. S. Hall, 1097 Yonge St.
Geo. Garrett, 636 College St.
Fritchard Hardware Co., 140 Dundas St.
May Bros., 1650 Dundas St.
J. Clarke, Main St., East Toronto
M. Rossiter, 1024 Queen E.

Gurney-Oxford Stove Store, 569 Queen W.
S. Hobbs, 1434 Queen W.
J. E. Wainwright, 305 Roncesvalles Ave.
Hillier & Co., 2181 Queen E.
Washington & Johnston, Queen and Broadview
C. Murphy, Yonge St., Davisville



The woman in search of Furs that are distinctive, yet moderate in price, will be delighted with Adelaide Chinchilla. This Fur, which comes from Australia, is light and soft, and if worked by clever furriers, is very handsome in appearance. Because of its popularity in Paris we

are showing an extensive range of stoles and muffs, and invite inspection. Stoles are priced \$18 to \$50, muffs \$25 to \$45.

Holt, Renfrew & Co., Ltd.

Yonge and
Adelaide Sts.

A King's Magic Ring.

A VERY great many of King Alfonso's loyal subjects firmly believe that their young king owes his marvellous escape from the bomb thrown at him on his wedding day to a certain ring which is supposed to bring long life and prosperity to a worthy Spanish monarch and death to everyone else who possesses it. This ring, which is studded with diamonds and pearls, was first presented by King Alfonso XII. to his consort, Queen Mercedes, who died a month after. The king next gave it as a present to his sister Maria, who died a few days later. Again it came into his majesty's possession; this time he gave it to his late wife's grandmother Queen Christina, who was dead in three months. Fearing to bring about further disaster and

death, the king placed the jewel in his own casket with the result that he died within a year.

The queen regent was so superstitious about the ring that she absolutely refused to have anything to do with it, and ordered it to be hung round the neck of the statue of the Virgin of Almodena of Madrid which ornaments one of the parks of that city. Here it is safe from robbery, for no Spanish thief would touch it—one and all believing that while it would mean death to them, it possesses a magic influence over the life of their king, who became its legal possessor upon his accession to the throne.

We never saw a woman who was inclined to be bold, but we know a lot of men who are bold against their inclination.

Lightning seldom strikes twice in the same place. Good luck is like lightning in that respect.



Anna Pavlova and Mikail Mordkin, the great Russian dancers, who will appear with the Imperial Russian Ballet at Massey Hall next Wednesday.

Filipino Riddles.

THE mother says "Let us stand up," but the children say "Let us lie across."—A ladder.

At night they come without being fetched and by day they are lost without being stolen.—The stars.

Here he comes with glowing charcoal on his head.—Cock.

Come up and let us go, go down and her we stay.—Anchor.

Two stores are open at the same time.—Eyes.

There is a small brook filled with shells.—Mouth.

A slender tree which bears only one leaf.—Lighted candle.

His words are audible but difficult to understand; when you look at his face you will understand what he says.—Clock.

I saw two boats: only one person was aboard.—Shoes.

A sweet lady among thorns.—Pine-apple.

"Here, here!" he says, but has no mouth.—Forefinger.

The letter C becomes O, O becomes C.—The moon.

He pulled out a stick and it was followed by a snake.—Needle and thread.

When held it goes; when let loose it lies down.—Pen.

I throw the eggs, they crow immediately.—Firecracker (Torpedo).

When pulled it is a cane, when pushed it is a tent.—An umbrella.

If he sits down he is high, if he stands up he is low.—Dog.

There are two princesses who live

on the two sides of a mountain; when one cries, both cry.—The eyes.

I sowed maize grains; in the morning they were swept away.—Stars.

If you chop it, it heals at once.—Water.

GLIMPSES OF CANADIAN FUR TRADE.

Nowadays the gigantic enterprise exhibited in the fur business finds its outlet in the various large concerns located in important centres throughout the country. These firms have store and factory systems, organization, merchandising methods, that touch at many points our industrial life and make the conduct of their

business a matter of general interest.

Take a notable concern like Sellers-Gough, for example. They have stores carrying immense stocks in both Toronto and Montreal. They are probably the largest importers of raw furs in the Dominion of Canada, and are known in the foreign market as the biggest buyers coming from Canada. This, of course, enables them to buy much cheaper than would otherwise be the case. Strict caution is exercised in the manufacture of their furs and fur garments. Both the Toronto and Montreal factories are manned by experts who

have been for a long time in the firm's employ and each factory is under personal supervision by a member of the firm.

Equally strict is the inspection of furs consigned to the stores. Nothing is allowed to enter the store or showroom until it has been personally inspected by one of the firm, as a consequence nothing but perfect garments are shown in their establishments. Their styles too, must embody the latest whims of fashion to a more or less modified extent, making them suitable to Canadian demand.

A large staff is employed both in

Toronto and Montreal, whose business it is to keep in constant touch with the fashion centres of the world. They make periodical visits to Paris, London and New York to get acquainted with the latest ideas in fur fashions.

As is the case with every progressive and up-to-date concern, Sellers-Gough have an established and thoroughly organized mail order department, and are in a position to handle any amount of outside business, guaranteeing every satisfaction as if the shopper were in the store. The firm's guarantee for mail orders is a most liberal one and assures the customer perfect satisfaction or the money back.

from various Provinces or States. Ideas, customs, manners, their outlook upon life, might be widely at variance, but the minute they began singing the same songs and singing them together they became one.

And so far as the fighting spirit goes there is something in the best martial airs, irrespective of the melody and swing of them, that stiffens men's muscles, puts courage in their hearts and steels them to all dangers. It is custom, perhaps, which works this alchemy. The Irish regiment which could not go into action unless the band played "Garryowen" had an imitator in our own Custer, whose favorite tune it was and who went to his death to its notes at the Little Big Horn.

Songs for the Army.

THE French Government shows a deep knowledge of human nature when it calls upon its poets and composers to devise new songs for the army; songs that are clean and spirited, which have a martial, marching appeal to them, says the Cleveland Leader.

The fighting songs of all the nations have done much to win them victories; certainly they have given the soldiers a kinship that they could not have arrived at through any other means. Recruits might come

The Patient to the Doctors.

Name me no names for my disease,
With uniforming breath;
I tell you I am none of these,
But homesick unto death,—

Homesick for hills that I had known,
For brooks that I had crossed,
Before I met this flesh and bone
And followed and was lost.

Perhaps it broke my heart at last
But name no name of ill;
Say only, "Here is where he passed
Seeking again those hills."



THE "GOOD CHEER GIRL."

Miss Theora Carter, of Cleveland, who has been engaged in Toronto in founding the Good Cheer Society, for the purpose of brightening the hours of those who are ill in hospitals and have no friends.

HAIR ORNAMENTS



for evening wear. Everything correct for this season is in the inlaid effects.

DORENWEND'S

are showing a large range of Barrettes, Combs, Evening Hair Bands and Ornaments, in many different designs and at a big range of prices. No two exactly alike. Call early and make your choice. Are you having your hair put in proper condition for this season's functions? Unless your hair looks right the whole effect of your gown is spoiled.

PHONE M. 1551 for appointments.

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Is that woman who chooses her wardrobe with discrimination. From a complete delineation of all the correct modes in fur as shown in our store, your every taste may be gratified, no matter what the limitation of your purse may be. We would appreciate the opportunity to consult with you on what fur and on what particular style would suit you best. You have at your service in this store a corps of the best fashion designers without any extra price, and you will see here every new mode that will be shown in the most fashionable centres of New York, Paris and London. Besides the assurance of absolutely correct styles, we guarantee the quality of every fur shown in our showrooms, and we can assure you that you will save money on every purchase made here. Buying from the "Largest Exclusive Fur House in the British Empire" gives you all the price advantages obtainable, because the enormous volume of our business makes possible the greatest economy in production.

Persian Lamb

This fur is much more worn throughout the world than ever before. In Russia it is the leading fur this year. On the Continent and in London it is very fashionable. New York has made it their favorite for this season. This greatly increased demand for Persian Lamb has very much increased the price, so much so that it is hard to get it at any price within reason. We were very fortunate in that we bought our Persian Lambs last fall, when our Mr. Sellers was on the Continent, and before the greatly increased price. We have not raised our prices because we bought right, but are giving you all the extra value. Our selections in Persian Lamb never turned out so satisfactory, and our styles have only to be seen to be appreciated.

The following range of prices gives you an idea of the excellent values we are offering:

- Persian Lamb Coats, 50 inches long, \$275 to \$475.
- Persian Lamb Coats, 45 inches long, \$250 to \$350.
- Persian Lamb Coats, 40 inches long, \$175 to \$285.
- Persian Lamb Coats, 36 inches long, \$155 to \$250.
- Persian Lamb Coats, 30 inches long, \$125 to \$190.

THE SELLERS-GOUGH FUR CO., Limited

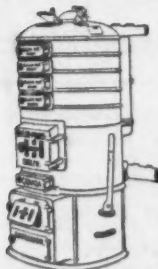
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In each size a "Sovereign" boiler will out-work, out-last, and burn less coal than any other heating apparatus.

Before finally closing your heating arrangements ask any friend, who has had experience, where the "Sovereign" stands for efficiency, and write us for "The Dictionary of Heating."

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